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ABSTRACT

Educational financing patterns of full-time undergraduates in New York State were compared for Asians, Blacks, Hispanics, and Whites. Compared to Whites, the minority students had lower incomes, were more likely to be financially independent of their parents, and were more likely to attend the City University of New York (CUNY) or proprietary schools. Minorities more often than Whites exhibited need gaps in excess of $100 between total educational costs and the sum of family contributions plus financial aid. Minorities were likely to receive more need-based grant dollars than were Whites, who were more likely to utilize Guaranteed Student Loans. However, the average total amounts of financial aid awarded for both grants and loans did not differ dramatically by ethnicity. Minority respondents were more likely to consider financial aid necessary to attending college. Special Opportunity Programs for economically/academically disadvantaged students were significant to minority access to college. Findings are shown for the State University of New York, CUNY, the independent non-profits, and proprietary sector. A seven-page bibliography of related reading is provided. Appendices include questionnaires for students, financial aid administrators, and registrars; and information on sources of income data and the New York State Tuition Assistance Program. (SW)

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AID & ACCESS

The Role of Financial Aid in Access to Postsecondary Education for Different Ethnic Groups in New York State

Findings of the 1981-82 New York State
Higher Education Services Corporation Student Survey

NEW YORK STATE HIGHER EDUCATION SERVICES CORPORATION
Research Division Albany, NY 12255

October 1984

Foreword

This report is one of several being generated by the New York State Higher Education Services Corporation (NYSHESC) Research Division from a 1981-1982 Student Survey of the educational financing patterns of students pursuing postsecondary education in New York. In this paper, the role of financial aid for student access and choice in higher education is investigated for respondents from the major ethnic groups attending New York State colleges and universities.

The Student Survey was conducted under the direction of Dolores E. Cross, President of NYSHESC. At a time when the federal commitment to student financial aid appeared to be weakening, the collection of baseline data on the interaction of federal and State programs was seen as essential. Survey data have been used to support the agency's advocacy of a period of stability rather than retrenchment in student financial aid policy. The study has contributed to the development of issues relating to access and equity by increasing the ability to document and understand the hardships imposed by unmet student financial need.

Findings from the Student Survey have been the focus of a continuing dialogue drawing energy from many diverse sources. The sharing and refinement of the findings culminated in the formation of a broad and expanding network of researchers and public policy analysts interested in the advancement of minorities and women through higher education. The network is loosely based around the American Educational Research Association Special Interest Group: Research Focus on Black Education under the leadership of President George Mims.

Involvement has also sprung from governmental quarters: Secretary of State Gail Shaffer, Civil Service Commission President Karen Burstein, State of New York Division for Women Director Ronnie Eldridge, Center for the Study of Women in Government Director Nancy Perlman, Assistant Commissioner for Postsecondary Policy Analysis Heidi Mahoney of the State Education Department, and Assemblyman Jose Serrano. In the academic world there have been numerous contributors. They

include Angelo Proto of the City University of New York, Vice Chancellor James Smoot of the State University of New York, Regent Kenneth Clark, Douglas Windham of the State University of New York at Albany School of Education, and Gwendolyn Baker, formerly of the Bank Street College of Education and now National Executive Director of the YWCA. A Committee of College Presidents from both private and public sectors of higher education provided constructive commentary.

Survey Coordinator Marilyn Sango-Jordan was principally responsible for the Student Survey design, data collection and analysis, and writing of this report. Supporting input and guidance were received from Dennis Cabral, NYSHESC Vice President for Research and Policy Analysis, and Arthur Hauptman, consultant.

The author wishes to thank all those involved in conducting the Student Survey, analyzing the data, and preparing the report. Much of the credit for the success of the project goes to institutional Chief Executive Officers, Financial Aid Administrators, and Registrars for their cooperation. Special thanks are due to the student respondents for the seriousness with which they treated the questionnaire and their conscientiousness in completing it.

Marilyn Sango-Jordan and her colleague Arlene Olinsky were assisted by Research Interns and an able clerical, secretarial, and data processing staff. Production staff for this report consisted of Mary Anne Doulin, Denise McPartland, and Anthony Kruegler.

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I. Summary of Findings

This report compares some of the educational financing patterns of the four major ethnic groups involved in postsecondary education in New York State: Asians, Blacks, Caucasians, and Hispanics. The data represent a Statewide sample collected during the 1981-82 Student Survey conducted by the New York State Higher Education Services Corporation Research Division.

Because of the strong need-based component of the financial aid system in New York State, discussion of differential participation in the system by the various ethnic groups is strongly tied to variations in income level. In general, the income levels reported by and for Caucasian respondents in the Student Survey sample far exceeded those for Asians, Blacks, and Hispanics. However, the findings cited for minorities may well be equally applicable to low-income Caucasians.

Income level is closely tied to financial independence of parents. Financially independent students tend to have much lower family incomes than do those who are still dependent on their parents. Minorities were more likely than Caucasians to be financially independent according to Financial Aid Administrator reports and student responses. However, even among dependent students, family incomes were lower for minorities than for Caucasians.

Financial aid played a key role in the ability of minority respondents to go to college. Because of their low incomes, minorities were likely to receive more need-based grant dollars than were Caucasians, who were more likely to utilize Guaranteed Student Loans. When both grants and loans were considered, the average total amounts of financial aid received did not differ dramatically by ethnicity. However, minority respondents were more likely to consider financial aid a necessity in order for them to continue their educations. This greater perceived dependence on financial aid among minority respondents could mean that they differentially believe their ability to continue in school is threatened whenever aid cuts are considered by lawmakers and reported in the media.

Special Opportunity Programs designed to aid economically and academically disadvantaged students contributed substantially to minority access to postsecondary education. However, students in these programs were vulnerable to academic attrition due to an interaction among scholastic, financial, and personal factors. The Opportunity Programs only partially remedied their situations.

Minority respondents were more likely than Caucasians to have non-taxable components of family income reported by their Financial Aid Administrators (who had no systematic knowledge of sample members' ethnicities). Since non-taxable income is often received from governmental programs such as public assistance, Aid to Dependent Children, Social Security, and some unemployment benefits, these students may find themselves in double jeopardy in a political climate where a wide spectrum of social programs is vulnerable to cutbacks.

Financially dependent students tended to pay more for direct educational expenses (tuition, fees, and books) than did independent students. They attended more expensive schools on the average and took slightly more credits per semester. Financially independent students spent more of their educational outlay on subsistence costs for themselves and, in about half the cases, spouses and/or children. The higher percentage of resources allocated to subsistence costs by financially independent students was a key factor in the educational financing of minorities.

Expected family contributions (EFCs) were lower for minorities than Caucasians because of their lower family incomes. The need gaps remaining after aid and EFCs were considered were higher and also more prevalent among minorities than Caucasians, partly because of the higher financial independence rates among minorities. Minority respondents were also more likely to report actual family contributions to their educations which fell short of the EFCs.

Student knowledge of aid received varied widely. Some respondents, usually higher-income Caucasians and Asians, reported aid in addition to that known to their Financial Aid Administrators. Lower-income Caucasians and minorities received substantial amounts of aid but were often unable correctly to estimate these amounts. A need was revealed for detailed counselling on package contents as part of a comprehensive counselling strategy addressing the full range of available financial aid opportunities.

It is hoped that the Student Survey results reported herein will sensitize educators and other decision-makers to the particular needs of minority and other low-income college students. Financial aid eligibility requirements, the administration of aid programs, and financial aid counselling are central to postsecondary access and choice by low-income students.

II. Introduction

During the 1981-82 academic year, while the Reagan Administration reviewed options for cutting federal aid to higher education, the NYSHESC Research Division conducted a Statewide Student Survey to learn about the educational financing patterns of students in postsecondary education in New York State. Information was collected from institutional Financial Aid Administrators and Registrars to allow the classification of sample members. Students in the sample were asked to complete a detailed four-page mail questionnaire about their educational expenses and resources and the role financial aid played in their postsecondary educations. After two mailings, nearly 4,400 students, or half of those in the sample, returned completed questionnaires.

The Student Survey Questionnaire solicited information on ethnic background, income, and many other variables. Through analysis of the voluntary responses, a statistical portrait evolves relating to each of several major ethnic groups participating in higher education in New York State. This paper addresses the differences in responses for Asians, Blacks, Caucasians, and Hispanics.*

The following section examines the Survey respondents in terms of characteristics such as enrollment and financial status and income. Next, a profile of aid use by full-time undergraduate respondents is presented. A need gap analysis is conducted and the actual versus expected levels of family contributions to the educations of full-time undergraduates are examined. An attempt is made to establish the importance of financial aid for various ethnic groups in meeting the goals of educational access and choice. The need for greater knowledge among students of financial aid eligibility requirements and amounts is stressed.

Because of the unique design of the Student Survey (described in Appendix A), student replies could be compared to standard budget figures and income information supplied by Financial Aid Administrators. This is done in the sections on family contributions and knowledge of financial aid received, as well as in Appendix C. Respondents and non-respondents could also be compared in terms of enrollment status and level, sector, income (for aid recipients), financial aid received, and so on. Technical notes on the probable direction of bias due to non-response are found in Appendix B.

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*Answers from American Indians and other minorities occurred in numbers too small to permit detailed analysis.

III. Characteristics of Survey Respondents

This section presents information on the enrollment and financial statuses of Survey respondents from various ethnic groups. For full-time undergraduates, income detail by ethnicity is provided. This income information underpins the discussion of aid use by full-time undergraduates which follows.

Ethnic Minority Representation

Ethnic self-identifications were provided by 4,098 or 94% of the Student Survey respondents. Of these, 391 (10%) were Black, 242 (6%) Hispanic, 121 (3%) Asian, 18 (.4%) American Indian, 3,171 (77%) Caucasian, and 155 (4%) other. Thus about one quarter of the Survey respondents were from ethnic minority groups.

The ethnic breakdown of full-time undergraduate respondents to the Survey was similar to that of the overall respondent group. Black full-time undergraduate respondents numbered 268 or 11%, Hispanics 180 (7%), Asians 72 (3%), Caucasians 1,873 (75%), and American Indians and others 92 or 4%. Answers from full-time undergraduate students who identified themselves as belonging to one of the four major ethnic groups (Asians, Blacks, Caucasians, and Hispanics) constitute the basis for the bulk of this report.

The percentages of each ethnic group found among full-time undergraduate Student Survey respondents were very similar to a percent distribution calculated from 1982 Statewide enrollment figures. According to numbers published by the State Education Department, the percentages of full-time undergraduates identified as belonging to each ethnic group were 12% for Blacks, 7% Hispanics, 3% Asians, 76% Caucasians, and 3% other.*

Enrollment Status and Level of Respondents

The enrollment status and level of Student Survey respondents from the four major ethnic groups are cross-tabulated by ethnicity in the table on page 5. The percentage of respondents enrolled full-time varied by ethnicity. Among responding undergraduates, 83% of the Hispanics and 80% of the Asians were enrolled full-time, whereas 74% of the Blacks and 73% of the Caucasians were full-time students.** At the graduate level, one-third of the Black respondents were enrolled full-time, whereas roughly one-half of the graduate respondents from other ethnic groups were full-time students.

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* University of the State of New York, State Education Department (1984). "College and University Racial/Ethnic Distribution of Enrollment New York State Fall 1982." Author, Albany, page 1. Percentages (ours) do not total exactly 100% due to rounding.

**These percentages do not appear in the table but may be obtained from the frequencies.

1 Enrollment Status and Level by Ethnicity

1981-82 NYSHESC Student Survey Respondents

Ethnicity	Enrollment Status and Level: Undergraduate Full-Time	Undergraduate Part-Time	Graduate Full-Time	Graduate Part-Time	Total: Undergraduate	Total: Graduate	Total: Respondents
	N Row% Column%	N Row% Column%	N Row% Column%	N Row% Column%	N Row%	N Row%	N Column%
Asian.....	72 59% 3%	18 15% 2%	15 13% 5%	16 13% 4%	90 74%	31 26%	121 3%
Black.....	268 68% 11%	94 24% 11%	10 3% 3%	19 5% 5%	362 92%	29 8%	391 10%
Caucasian.....	1,873 59% 78%	684 22% 82%	281 9% 88%	333 10% 88%	2,557 81%	614 19%	3,171 81%
Hispanic..... ...	180 74% 8%	37 15% 4%	14 6% 4%	11 5% 3%	217 89%	25 11%	242 6%
TOTAL	2,393	833	320	379	3,226	699	3,925
Row%.....	**61%**	**21%**	**8%**	**10%**	**82%**	**18%**	**100%**

Source: 1981-82 NYSHESC Student Survey Data

Of the Black and Hispanic students who responded to the Survey, 92% and 89% respectively were undergraduates. By contrast, 81% of the Caucasian and 74% of the Asian respondents were reported by their Registrars to be studying at the undergraduate level.

Financial Independence Rate by Ethnicity*

Financially independent respondents are represented by the shaded areas in the figure on page 7, which shows financial status by ethnicity. The financial independence rate for Blacks answering the Student Survey Questionnaire was 59%. Thus three-fifths of the Black respondents had little or no parental financial support for their participation in higher education. For other ethnic groups, this was true for less than half of the respondents. The financial independence rate for Hispanic and Asian respondents was 47% and that for Caucasians was 41%.

The picture was similar for full-time undergraduates, although the rates of financial independence for each ethnic group were lower because full-time undergraduates were younger than part-time or graduate students. The independence rate for Black full-time undergraduate respondents was 47% compared to 39% for Hispanics, 27% for Asians, and only 17% for Caucasians. The overall independence rate for full-time undergraduate respondents from these four ethnic groups was 22%.

Income Levels of Financially Independent Students

Three-quarters (74%) of the financially independent full-time undergraduate respondents who identified themselves as Asian, Black, Caucasian, or Hispanic had 1980 family incomes of $10,000 or less. This applied to 90% of the financially independent single respondents and 57% of the financially independent respondents who were married and/or had children. Only 11% of the financially independent respondents had incomes above $20,000. Nearly one-quarter (22%) of the financially independent respondents who were married and/or had children had incomes above $20,000 compared to only 1% of the financially independent single respondents.

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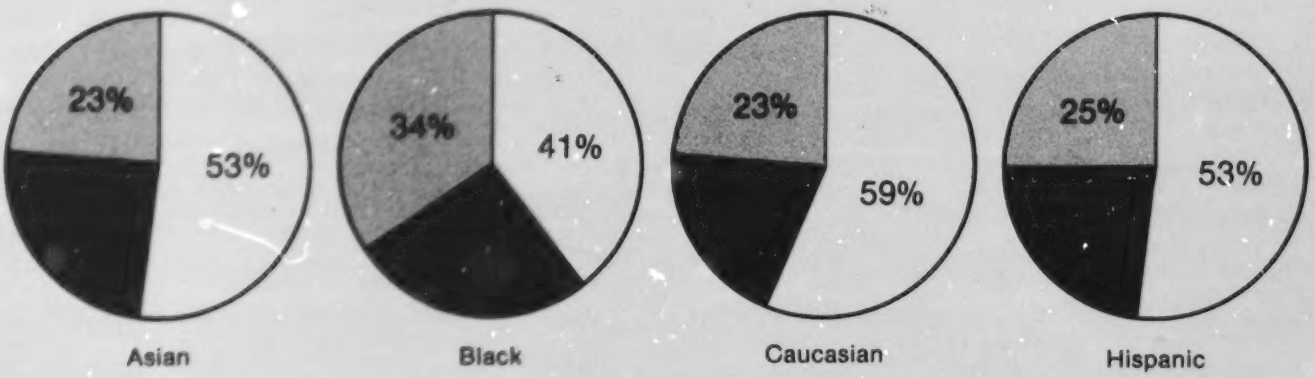
*Respondents were considered financially independent of their parents if so classified by their Financial Aid Administrators. If the FAAs had no information on financial status, respondents were classified according to their answers to Student Survey Questionnaire Item 9, "Were you claimed as a tax exemption on your parent(s)' or guardian's 1980 Federal Income Tax Return?" Those who answered "No" were considered independent and those who answered "Yes" or checked "Don't Know" were considered dependent.

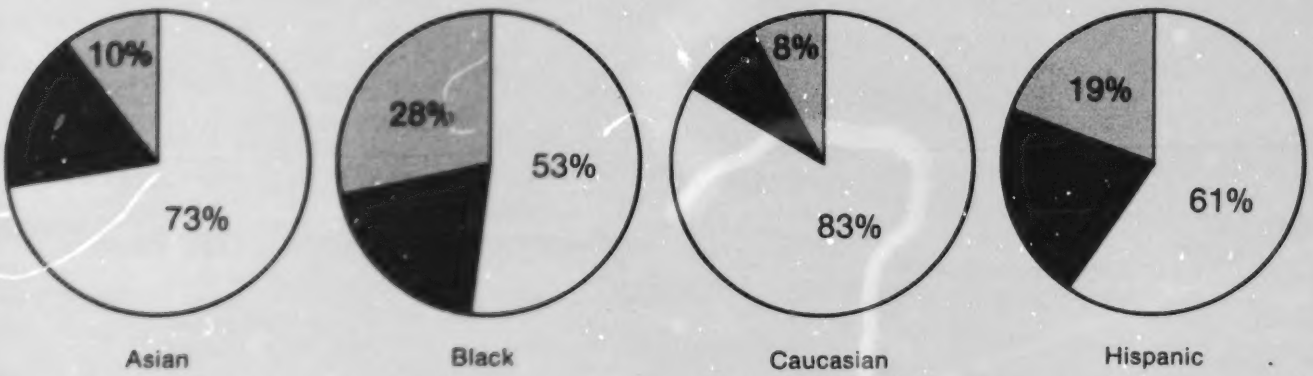
2 Financial Status by Ethnicity

1981-82 NYSHESC Student Survey Respondents

All Educational Levels



Full-Time Undergraduates



Key: Financial Status

Dependent

Independent Married and/or with Children

Independent Single

Source: 1981-82 NYSHESC Student Survey Data; N = 3,897 — all educational levels; N = 2,379 — full-time undergraduates

The average reported incomes for financially independent full-time undergraduates from each ethnic group were $3,872 for Asians, $5,987 for Hispanics, $6,002 for Blacks, and $9,763 for Caucasians. Financially independent full-time undergraduate respondents who were married and/or had children of their own consistently reported higher incomes on the average than did single financially independent respondents. The percentages of respondents of each financial status whose incomes were at various levels are shown by ethnicity on page 9.

Family Income Levels of Financially Dependent Students

The family income levels of financially dependent full-time undergraduate respondents from the four ethnic groups were much higher than those of financially independent respondents. Almost two-thirds (64%) had 1980 family incomes above $20,000, and only 14% had family incomes of $10,000 or less.

Students who are able to depend on their parents for financial help possess a valuable educational resource. This applies to relatively fewer Black respondents than to any other major ethnic group included in the Student Survey. However, Hispanic and Asian respondents were also much less likely than Caucasians to be dependent on their parents.

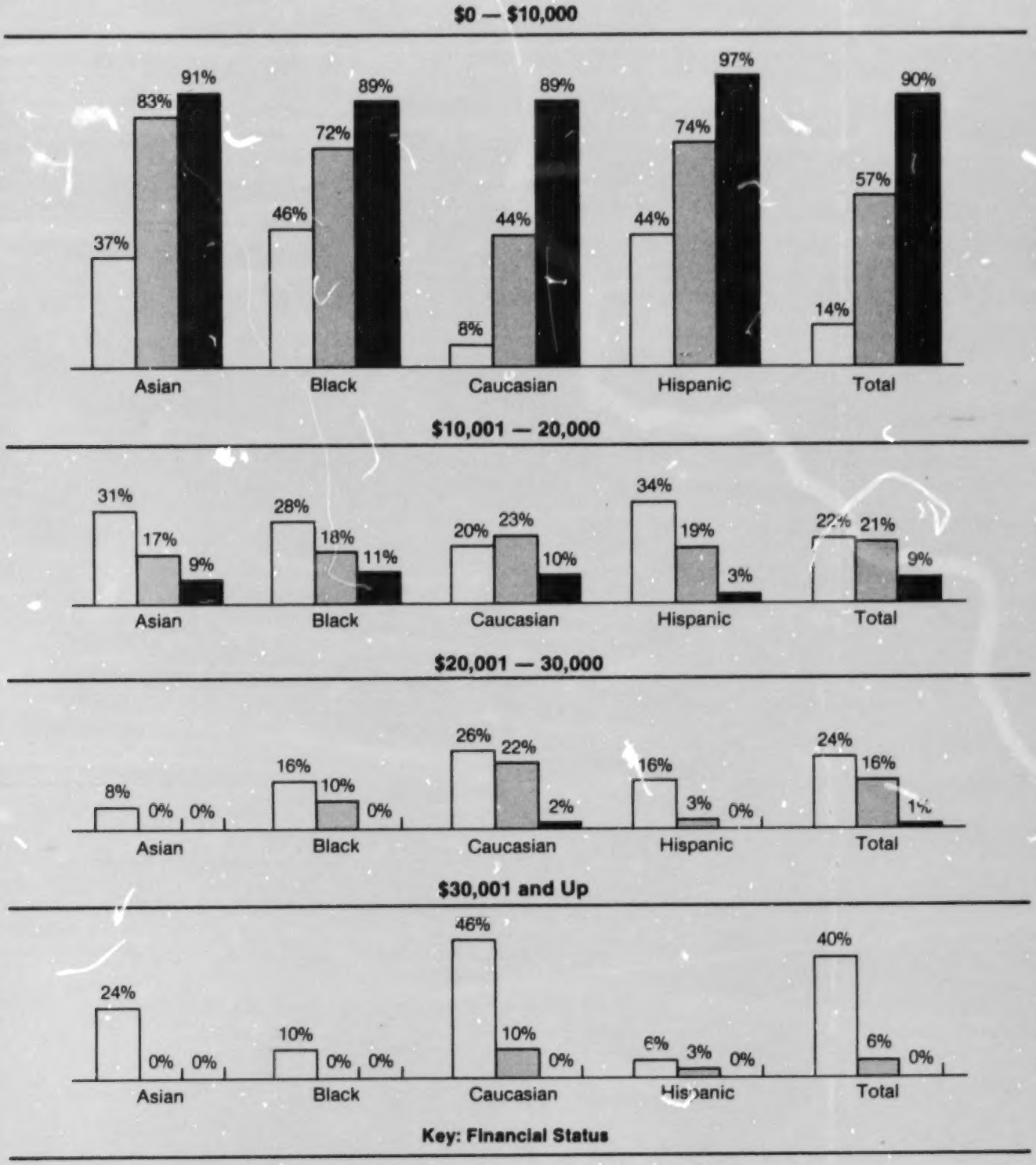
Among dependent full-time undergraduates, Hispanic, Asian, and Black respondents had lower family income levels than did Caucasians. The average 1980 family incomes of financially dependent full-time undergraduate respondents from each ethnic group were $13,818 for Hispanics, $15,223 for Blacks, $21,107 for Asians, and $30,991 for Caucasians. The percentages with 1980 family income levels of $10,000 or less were 46% for Blacks, 44% for Hispanics, 37% for Asians, and 6% for Caucasians.

Those dependent full-time undergraduates with 1980 family incomes above $20,000 comprised 22% of the Hispanic respondents, 26% of the Blacks, and 32% of the Asians. By contrast, more than two-thirds (72%) of the Caucasian dependent full-time undergraduate respondents had 1980 family income levels above $20,000.

Minority full-time undergraduate respondents were less likely than Caucasians to be financially dependent on their parents. Furthermore, even when they were dependent, their parents had lower incomes on the average than did the parents of Caucasian full-time undergraduate respondents. This is the basic reason why minority respondents to the Student Survey demonstrated a much greater reliance on need-based aid for postsecondary educational access than did Caucasians. For a discussion of the sources of Student Survey income data by ethnicity, see Appendix C.

3 Income Level by Financial Status and Ethnicity

1981-82 NYSHESC Student Survey Full-Time Undergraduate Respondents



Source: 1981-82 NYSHESC Student Survey Data; N = 2,219

Percentages may not total exactly 100% due to rounding.

Non-Taxable Components of Family Income

The makeup as well as the level of family income may be important in understanding the interaction between income and educational funding. Financial Aid Administrators were asked to differentiate between taxable and non-taxable income when reporting the family adjusted gross incomes of sample members.* Non-taxable income was received from sources such as public assistance, Aid to Dependent Children, Social Security, and certain unemployment benefits.

For each ethnic group, the percentages of those full-time undergraduates whose Financial Aid Administrators supplied income data for whom non-taxable income was included were 38% of Blacks, 35% of Hispanics, 29% of Caucasians, and 24% of Asians.** The higher rates of non-taxable income components for Blacks and Hispanics have policy ramifications because students from families dependent on non-taxable income may find themselves in double jeopardy in a political climate where a wide range of social and educational programs is threatened with cutbacks.

Costs of Education

The average total educational expense for the 1981-82 academic year (September 1981 through May 1982) for full-time undergraduate aid recipient respondents from the four major ethnic groups totalled $5,910. Average expenses by sector of attendance and financial status are shown in the table on page 11.

The academic sectors are the four subdivisions which comprise New York State's diverse higher educational system. The public sectors are the State University of New York (SUNY) and the City University of New York (CUNY). Tuition limits for the SUNY and CUNY community and senior colleges and the SUNY university centers are set by the State Legislature. The independent non-profit sector is made up of private non-profit colleges and universities. The proprietary sector is composed of profit-making vocational schools. Institutions in either of the latter private sectors set their own tuitions in response to economic conditions.

As expected, sector of attendance was a strong determinant of the level of overall costs and particularly of direct costs. The highest average total educational and average direct costs

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* In general, income information was available to the Financial Aid Administrator only when the student received need-based aid or certain institutional funds. Aid recipients were slightly more likely to return their Questionnaires than were non-recipients.

**Financial Aid Administrators had no systematic knowledge of the ethnic self-identifications of sample members.

4 Total Academic Year Educational Expense by Sector of Attendance and Financial Status

1981-82 NYSHESC Student Survey

Full-Time Undergraduate Aid Recipient Respondents

Sector of Attendance and Financial Status	Total Academic Year Educational Expense Average $	N
City University of New York (CUNY)	**$ 5,430**	**351**
Financially Dependent	3,816	223
Financially Independent Single	5,742	53
Financially Independent Married and/or with Children	9,301	75
State University of New York (SUNY)	**$ 4,187**	**677**
Financially Dependent	3,991	559
Financially Independent Single	4,609	69
Financially Independent Married and/or with Children	5,838	49
Independent Non-Profit	**$ 7,849**	**663**
Financially Dependent	7,491	564
Financially Independent Single	9,011	54
Financially Independent Married and/or with Children	10,944	45
Proprietary	**$ 6,568**	**75**
Financially Dependent	5,040	34
Financially Independent Single	6,499	15
Financially Independent Married and/or with Children	8,606	26
TOTAL	**$5,910**	**1,766**
Financially Dependent	5,419	1,380
Financially Independent Single	6,594	191
Financially Independent Married and/or with Children	8,717	195

Source: 1981-82 NYSHESC Student Survey Data

were reported for respondents from the independent non-profit sector; the next highest costs were reported for respondents from the proprietary sector, with overall and direct costs reported for respondents from the City University of New York (CUNY) and State University of New York (SUNY) sectors progressively lower.*

Within each sector, a higher average total expense was reported for financially independent than financially dependent respondents. This difference is principally a function of the fact that the subsistence costs of family members (i.e., spouse and/or children) supported by the student during the academic year are included as a component of educational costs. About half of the financially independent respondents were married and/or had children, and their expenses were significantly higher than those of either the dependent or the financially independent single respondents.

Financially dependent students tended to have higher direct educational expenses (tuition, fees, and books) than did independent students. They attended higher-cost schools on the average. As shown in the table on page 13, 43% of the financially dependent full-time undergraduate respondents from the four major ethnic groups attended schools in the independent non-profit sector compared to 33% of the financially independent single full-time undergraduate respondents and 25% of the financially independent full-time undergraduate respondents who were married and/or had children. Financially dependent full-time undergraduate respondents were also registered for slightly more credits according to institutional Registrars than were financially independent respondents.

Financially independent students, on the other hand, had higher subsistence costs (room and board or housing/food, transportation, and miscellaneous) than did dependent students. They maintained residences apart from their parents and often had spouses and/or children of their own to support. The higher percentage of resources allocated to subsistence costs by financially independent students is a key factor in understanding the role played by financial aid in educational access for minority students.

With the above factors considered, the average total educational expense reported by Financial Administrators for full-time undergraduate aid recipient respondents did not vary dramatically by ethnicity. Caucasians had the lowest average total expenses at $5,789; Asians and Hispanics both had average total expenses of $6,002, and Blacks had the highest average total expenses at $6,500. These differences reflect both sector choices and financial independence rates.

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* Expense information was provided by Financial Aid Administrators.

5 Sector of Attendance by Financial Status

1981-82 NYSHESC Student Survey Full-Time Undergraduate Respondents

	Sector of Attendance									
	City University of New York		State University of New York		Independent Non-Profit		Proprietary		Total	
	N	Row %	N	Row%	N	Row%	N	Row%	N	Column %
Financial Status										
Financially Dependent.....	273	15%	745	40%	783	43%	46	2%	1,832	78%
Financially Independent Single	63	23%	99	37%	89	33%	20	7%	271	11%
Financially Independent Married and/or with Children	84	33%	72	28%	64	25%	35	14%	255	11%
Total..... Row %	420	18%	916	38%	941	40%	101	4%	2,378	100%

Source: 1981-82 NYSHESC Student Survey Data

IV. A Profile of Aid Use by Full-Time Undergraduate Respondents

This section examines the differences by ethnic group in the percentages of students receiving aid and the amounts and types of aid received. The focus is on full-time undergraduates, the largest category of college students and the target of most financial aid programs.

Percentage of Students Receiving Aid

An overview of the Survey respondents in all educational status and level categories who reported their ethnicities as Asian, Black, Caucasian or Hispanic showed that more than half (59%) of the total group received some form of aid according to their Financial Aid Administrators.* Hispanics were the most likely to be aid recipients, with 77% of the Hispanic respondents receiving some form of aid. Among the other ethnic groups, the percentages of respondents receiving aid were 73% for Blacks, 64% for Asians, and 55% for Caucasians.

Because of financial aid program eligibility requirements, greater percentages of full-time undergraduates receive aid. As shown in the figure on page 15, Hispanics were the most likely to use aid: 91% of Hispanic full-time undergraduate respondents were reported to receive some form of aid. Eighty-seven percent of Black, 81% of Asian, and 74% of Caucasian full-time undergraduate respondents were aid recipients.

Average Total Financial Aid

The average total aid reported by Financial Aid Administrators for full-time undergraduate aid recipients who answered the Survey varied only slightly by ethnicity. Full-time undergraduate Hispanic aid recipients had an average total of $2,999 in financial aid. Caucasian full-time undergraduate aid recipients received $3,067 on the average according to their Financial Aid Administrators. Asian full-time undergraduate aid recipients had an average financial aid total of $3,109. Black full-time undergraduate aid recipients received the highest average amount of financial aid, $3,283. The overall average total financial aid amount for full-time undergraduate recipient respondents from the four ethnic groups was $3,093. Percentages of respondents from each ethnic group using various forms of aid are shown in the bar chart on page 16.

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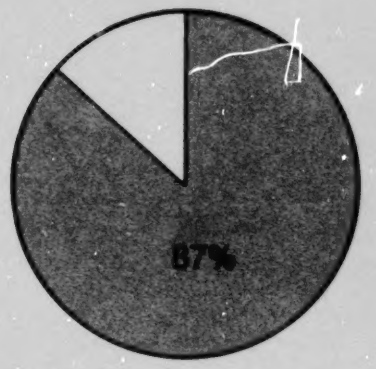
*Financial Aid Administrators had no systematic knowledge of respondents' ethnic self-identifications.

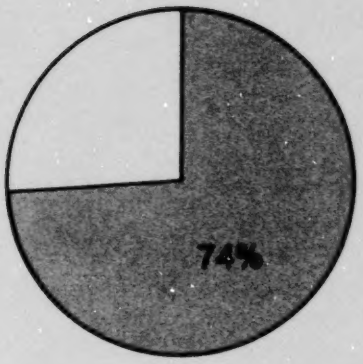
6 Percentage Identified as Aid Recipients by Financial Aid Administrators, by Ethnicity

1981-82 NYSHESC Student Survey Full-Time Undergraduate Respondents

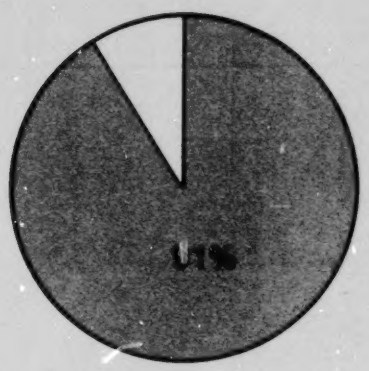
Asian



Black



Caucasian

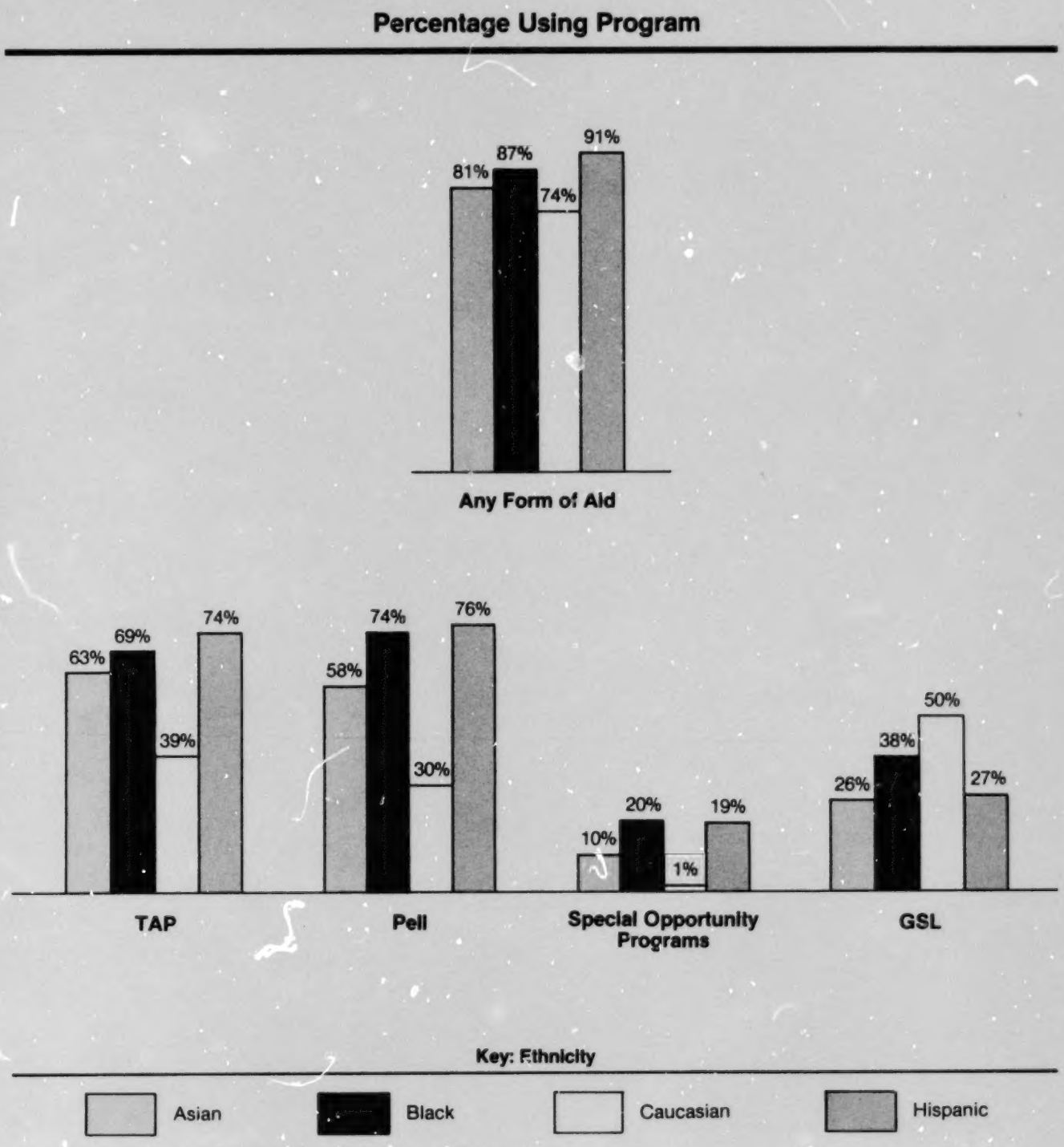


Hispanic

Source: 1981-82 NYSHESC Student Survey Data; N = 2,393

7 Percent Distributions of Program Use by Ethnicity

1981-82 NYSHESC Student Survey Full-Time Undergraduate Respondents Using Any Form of Aid, TAP, Pell, Special Opportunity Programs, and GSL as Reported by Financial Aid Administrators



Source: 1981-82 NYSHESC Student Survey Data; N = 2,393 — full-time undergraduate respondents; N = 1,833 — full-time undergraduate respondents with program dollars reported by Financial Aid Administrators

Distribution of Need-Based Grants: TAP and Pell

Minority full-time undergraduates were more likely than Caucasians to receive the need-based Tuition Assistance Program (TAP)* and Pell grants. About three-quarters (74%) of the Hispanic full-time undergraduate respondents, 69% of the Black full-time undergraduate respondents, and 63% of the Asian full-time undergraduates were identified by their Financial Aid Administrators as TAP recipients. The comparable percentage for Caucasians was 39%. Average TAP awards among full-time undergraduate respondents were highest for Blacks at $936, with Hispanics next at $911, Asians $904 and Caucasians $791. Thus, among full-time undergraduates, larger percentages of minority respondents to the Survey qualified for and received TAP awards on the basis of their incomes than did Caucasians. They also received larger awards on the average.

Caucasians, who comprised 78% of the full-time undergraduate respondents to the Survey in these four ethnic groups, received 63% of the TAP dollars reported by Financial Aid Administrators for the four respondent groups. Blacks, who made up 11% of the full-time undergraduate respondents, received 19% of the TAP dollars; Hispanics (8% of the full-time undergraduate respondents in the four ethnic categories) received 13% of the TAP dollars; and Asians (3% of the full-time undergraduate respondents) received 5% of the TAP funds. These figures are illustrated for TAP and other programs on page 18.

The pattern of Pell grant use among full-time undergraduate Student Survey respondents parallelled that of TAP. Again, Financial Aid Administrators reported that three-quarters (76%) of the Hispanic full-time undergraduate Survey respondents received Pell grants. Almost the same percentage of Black full-time undergraduates (74%) received Pell grants. Asian full-time undergraduate respondents had a lower percentage, 58%, receiving Pell grants. The percentage of Caucasian full-time undergraduate respondents using Pell grants was the lowest at 30%. The average awards to Pell recipients were $1,182 for Asians, $1,134 for Blacks, $1,133 for Hispanics, and $945 for Caucasians.

Caucasians received 55% of the Pell dollars reported by the Financial Aid Administrators for full-time undergraduate respondents from the four ethnic groups (a lower share than for TAP). Blacks accounted for 24% of the Pell dollars, Hispanics 16%, and Asians 5%.

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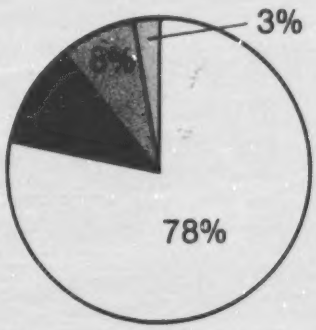
*Background on the Tuition Assistance Program, including a detailed explanation of eligibility requirements, appears as Appendix D.

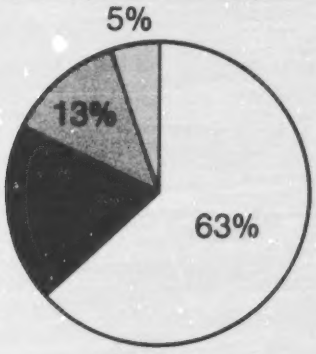
8 Percent Distributions of Program Dollars by Ethnicity

1981-82 NYSHESC Student Survey Full-Time Undergraduate Respondents

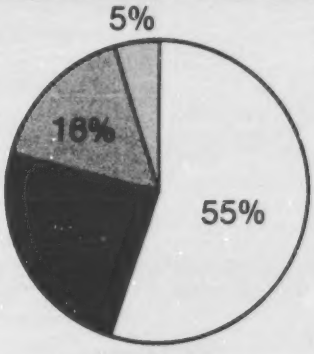


Percent Distribution of Full-Time Undergraduate Respondents by Ethnicity

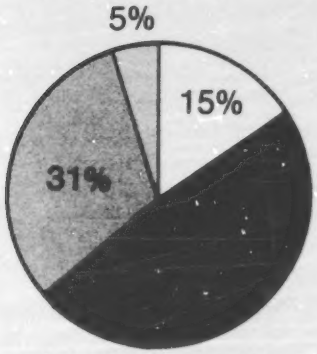
Percent Distributions of Program Dollars by Ethnicity



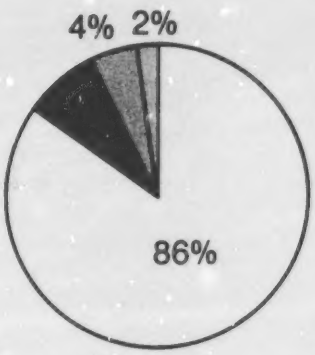
TAP Dollars



Pell Dollars



Special Opportunity Programs Dollars



GSL Dollars

Key: Ethnicity

Asian | Black | Caucasian | Hispanic

Source: 1981-82 NYSHESC Student Survey Data; N = 2,393

In summation, the distribution of need-based grant dollars reported by the Financial Aid Administrators for full-time undergraduate Survey respondents demonstrates that minorities, because of their low family incomes, received higher shares of program dollars than the percentages they comprised of the student respondents. This indicates that need-based grants played a major role in promoting minority access to postsecondary education.

Distribution of Special Opportunity Program Awards

New York State's Special Opportunity Programs consist of College Discovery (CD) in the CUNY two-year schools, Search for Education, Elevation and Knowledge (SEEK) in the CUNY four-year schools, Educational Opportunity Programs (EOP) in the SUNY system, and Higher Education Opportunity Programs (HEOP) in the independent non-profit sector. These programs were designed to assist students who are both economically and educationally disadvantaged and historically have served many minorities.

Among respondents to the Survey who identified themselves as Asian, Black, Caucasian, or Hispanic, minorities received 85% of the Special Opportunity Program dollars reported by Financial Aid Administrators. Blacks received 49% and Hispanics 31% of the Opportunity Program dollars distributed. Asians received 5% of the Special Opportunity Program dollars, while Caucasians got 15% of these monies. Average awards were $626 for Blacks, $598 for Hispanics, $536 for Caucasians, and $527 for Asians.

After an intensive questionnaire re-mailing and telephone interview campaign to obtain Student Survey responses from Special Opportunity Program clients, the final response rate was 41%. This lower rate compared to the overall student response rate of 50% reflects many of the problems faced by these disadvantaged students in attending college. Those contacted by telephone reported combinations of family and financial pressures. Special Opportunity Program clients were often extremely poor, transient, and responsible for their own children or their parents. They sometimes used English as a second language and/or had other academic problems. They represented a microcosm of the most severe problems faced by minorities in postsecondary education generally. The Special Opportunity Program clients stood out in terms of the number, complexity, and cumulative effect of the problems they faced.

One-fifth of all respondents who designated themselves as Black or Hispanic were Special Opportunity Program students according to their Financial Aid Administrators, compared to 10% of Asians and only 1% of Caucasians. Therefore, Special Opportunity Program awards contributed substantially to minority access to higher education. However, in order to qualify for these awards, students must be both economically and academically disadvantaged. They are typically vulnerable to attrition at higher rates than other students. The fact that

fully one-fifth of the Black and Hispanic full-time undergraduate respondents fell into this high-risk category underscores their difficulties in pursuing postsecondary education.

Use of Guaranteed Student Loans

In October 1981, a needs analysis test for Guaranteed Student Loan (GSL) applicants was imposed for students with family incomes above $30,000. However, most affected students who desired loans for the 1981-82 academic year were aware of the deadline and applied before October.

Guaranteed Student Loan use* by Survey respondents was apportioned very differently from need-based grant and Opportunity Program use. Caucasians received 86% of the Guaranteed Student Loan dollars reported for full-time undergraduate respondents, Blacks 8%, Hispanics 4%, and Asians 2%. The percentages of full-time undergraduate respondents with Guaranteed Student Loans were 50% for Caucasians, 38% for Blacks, 27% for Hispanics, and 26% for Asians. The average loan on record for Caucasian full-time undergraduate Survey respondents was $2,295 compared to $2,146 for Asians, $2,046 for Blacks, and $1,913 for Hispanics.

Guaranteed Student Loans played a more important part in the educational financing of Caucasian aid recipients than of minorities. When combined with need-based grants, scholarships, and all other forms of aid known to Financial Aid Administrators, Guaranteed Student Loans served to equalize the average total financial aid dollar amounts received for the 1981-82 academic year by full-time undergraduate recipients across income levels and ethnic lines.

The relatively low percentages of minority full-time undergraduates using Guaranteed Student Loans compared to other forms of aid may have some bearing on minority access to graduate education, since Guaranteed Student Loans are the major source of funding for graduate education. Minority students who do not need or do not choose to obtain loans for their undergraduate educations may be unable to afford graduate school without borrowing. If they are impeded by a lack of familiarity with Guaranteed Student Loan borrowing procedures or a generalized reluctance to borrow, access to graduate school may be effectively denied. Students in such situations might benefit from counselling on Guaranteed Student Loan borrowing and payback procedures as part of a comprehensive counselling strategy addressing the full range of available financial aid opportunities.

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*Information from Financial Aid Administrators augmented by reference to New York State Higher Education Services Corporation processing files

V. Need Gap Analysis of Full-Time Undergraduate Respondents

This section is devoted to a need gap analysis of full-time undergraduate aid recipient respondents from the four major ethnic groups. It is patterned after the need-gap analysis in "Utilization of Financial Aid and Family Resources in Meeting College Costs" by Dolores E. Cross, NYSHESC, August 1983.

Need Gaps by Sector and Financial Status and by Ethnicity

The definition of financial need is "that amount which is needed to meet educational costs after the expected family contribution (EFC) is taken into account" (op. cit., page 10). The need gap is then the difference between financial need for educational purposes and the total of all student financial aid received.

As discussed in the earlier report, one of the major goals of the Student Survey was to quantify the need gaps remaining for various types of students. Among full-time undergraduate aid recipients, the highest incidences of need gaps as well as the largest average gaps for under-funded students occurred among financially independent and low-income dependent students (op. cit., page 12).

The current analysis deals only with those full-time undergraduate aid recipients who answered the Student Survey and identified themselves as belonging to one of the four major ethnic groups. The complete expense, aid, expected family contribution, and financial status information required for the need gap analysis was available for 1,724 or 94% of these respondents.

The table on page 22 lists the average total aid and expected family contributions for full-time undergraduate aid recipient respondents by sector of attendance and financial status. In the table on page 23 are the percentages of respondents in each category with need gaps of more than $100 remaining after the expected family contributions and aid were subtracted from total costs. This applied to 58% of all full-time undergraduate aid recipients from the four ethnic groups for whom the need gap analysis could be performed.

Sector of attendance obviously had a strong influence on the incidence of need gaps, since 80% of the full-time undergraduate aid recipient respondents from the City University of New York (CUNY) sector had need gaps in excess of $100 compared to 63% in the proprietary sector, 58% in the independent non-profit sector, and 47% in the SUNY sector. Since the CUNY sector serves a high proportion of financially independent and low-income dependent students, the high subsistence costs and relatively low aid amounts in the CUNY sector appear to bear heavily on the need gaps found for these student types.

9 Total Financial Aid and Expected Family Contribution by Sector of Attendance and Financial Status

1981-82 NYSHESC Student Survey Full-Time Undergraduate Aid Recipient Respondents

Sector of Attendance and Financial Status	Total Aid Average $	Expected Family Contribution (EFC) Average $
City University of New York (CUNY)	**$ 2,275**	**$ 1,852**
Financially Dependent	2,054	900
Financially Independent Single	2,593	2,568
Financially Independent Married and/or with Children	2,741	4,426
State University of New York (SUNY)	**$ 2,512**	**$ 1,654**
Financially Dependent	2,405	1,605
Financially Independent Single	3,173	1,252
Financially Independent Married and/or with Children	2,805	2,740
Independent Non-Profit	**$ 4,124**	**$ 3,350**
Financially Dependent	4,084	3,261
Financially Independent Single	4,676	2,440
Financially Independent Married and/or with Children	3,976	5,521
Proprietary	**$ 2,985**	**$ 2,516**
Financially Dependent	3,031	2,218
Financially Independent Single	2,725	1,884
Financially Independent Married and/or with Children	3,070	3,308
Total	**$ 3,093**	**$ 2,381**
Financially Dependent	3,050	2,197
Financially Independent Single	3,413	2,003
Financially Independent Married and/or with Children	3,093	4,109

Source: 1981-82 NYSHESC Student Survey Data; N = 1,828 — total aid data; N = 1,750 —EFC data

10 Percentage with Need Gap Exceeding $100 by Sector of Attendance and Financial Status

1981-82 NYSHESC Student Survey

Full-Time Undergraduate Aid Recipient Respondents

Sector of Attendance and Financial Status	Percentage with Need Gap Exceeding $100
City University of New York (CUNY)	**80%**
Financially Dependent	80
Financially Independent Single	83
Financially Independent Married and/or with Children	79
State University of New York (SUNY)	**47%**
Financially Dependent	45
Financially Independent Single	54
Financially Independent Married and/or with Children	61
Independent Non-Profit	**58%**
Financially Dependent	55
Financially Independent Single	72
Financially Independent Married and/or with Children	76
Proprietary	**63%**
Financially Dependent	50
Financially Independent Single	67
Financially Independent Married and/or with Children	78
Total	**58%**
Financially Dependent	**55%**
Financially Independent Single	**68%**
Financially Independent Married and/or with Children	**73%**

Source: 1981-82 NYSHESC Student Survey Data; N = 1,724 — full-time undergraduate aid recipient respondents for whom need gap analysis could be performed; N = 1,006 — need gap exceeding $100

The percentages of full-time undergraduate aid recipient respondents from each ethnic group with need gaps exceeding $100 were 79% for Asians, 76% for Hispanics, 68% for Blacks, and 54% for Caucasians. Among these respondents whose need gaps exceeded $100, Black full-time undergraduate aid recipients had the highest average need gap at $2,321. For full-time undergraduate aid recipient respondents from the other ethnic groups, the average need gaps among those with unmet need greater than $100 were $1,834 for Hispanics, $1,761 for Asians, and $1,610 for Caucasians.

The need gap analysis indicated that minorities, especially Blacks, incurred higher subsistence costs than Caucasians because they were more likely to be married and/or have children. Many attended schools in the public sector, where direct costs and thus some aid amounts are relatively low. Minorities participated less actively than did Caucasians in the Guaranteed Student Loan Program. These factors combined with their lower family incomes and expected family contributions yielded the higher incidences and larger magnitudes of need gaps among minority full-time undergraduate aid recipient respondents to the Student Survey. The incidence and average magnitude of need gaps by ethnicity are illustrated on page 25. While Black respondents had the highest average need gaps among the under-funded students, they were somewhat less likely than Asians or Hispanics to be under-funded. This may be related to their higher participation in the Guaranteed Student Loan Program compared to the other two minority groups.

Expected versus Actual Family Contributions

Given the striking differences in the reported family income levels of minorities and Caucasians, it is not surprising that the reported amounts of both expected and actual contributions to students' educations and support also varied. For full-time undergraduate aid recipient respondents, the average expected family contribution (EFC) for each ethnic group was $2,520 for Caucasians, $2,087 for Blacks, $1,883 for Hispanics, and $1,649 for Asians. The actual contributions reported by students in the same categories were $2,594 for Caucasians, $1,686 for Asians, $1,665 for Blacks and $1,409 for Hispanics. Both sets of figures include parental contributions (if applicable) plus student contributions.

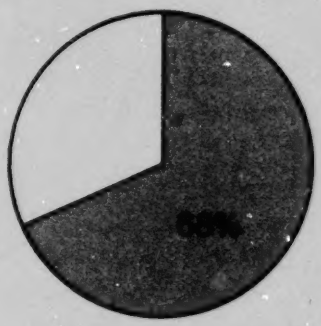
Student-reported family contributions in excess of those expected according to standard formulas were apparently necessitated by the "need gaps" remaining after aid (if any) and expected family contributions were taken into account. However, not all students and/or families were able to make these needed extra funds available for educational purposes. In fact, among full-time undergraduate aid recipient respondents, more than half (54%) of those providing contribution information reported

11 Percentage with Need Gap Exceeding $100 by Ethnicity

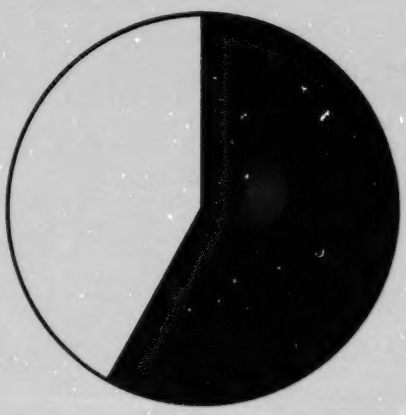
1981-82 NYSHESC Student Survey Full-Time Undergraduate Aid Recipient Respondents

Percentage with Need Gap Exceeding $100, Showing Average Size of Need Gap for those Respondents

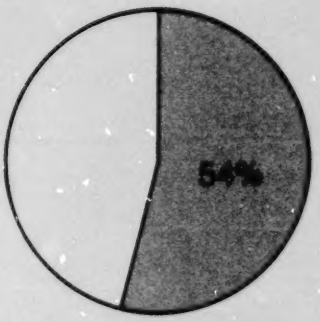
Average Size of Need Gap over $100 = **Asian $1,761**



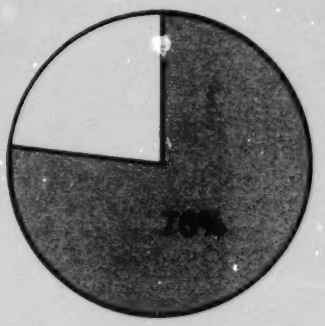
Average Size of Need Gap over $100 = **Black $2,321**



Average Size of Need Gap over $100 = **Total Full-Time Undergraduate $1,750**



Average Size of Need Gap over $100 = **Caucasian $1,610**



Average Size of Need Gap over $100 = **Hispanic $1,834**

Source: 1981-82 NYSHESC Student Survey Data; N = 1,724 — full-time undergraduate aid recipient respondents for whom need gap analysis could be performed; N = 1,006 — need gap exeeding $100

"actual" family contributions* which fell short of the expected family contributions. This applied to 63% of Blacks, 62% of Hispanics, and 51% of Caucasians and Asians.

Student-reported inability to meet the expected family contribution was linked to financial independence. Sixty-one percent of financially independent compared to 52% of financially dependent full-time undergraduate aid recipient respondents indicated an inability to meet their expected family contributions. Financially independent respondents who were married and/or had children were more likely than financially independent single respondents to be unable to meet their expected family contributions (64% compared to 59%). The percentages by financial status of full-time undergraduate respondents from the four ethnic groups whose reported family contributions fell short of their expected family contributions by more than $100 are shown on page 27.

This finding has implications for the need gap analyses presented above and in the earlier NYSHESC report. Financially independent and low-income students were found to have the largest need gaps, even assuming that expected family contributions were met. The comparison of student with Financial Aid Administrator responses indicates that this was not always the case. Financially independent and minority students apparently have even more difficulty financing their educations than the analysis of standard budget figures reveals.

VI. The Importance of Financial Aid for Access and Choice

This section examines the answers of respondents to questions regarding the importance of financial aid and implications as to how they might react if the current availability of financial aid were altered.

Perceived Importance of Aid for Access

Black, Hispanic, and Asian aid recipients were more likely than Caucasian aid recipients to perceive financial aid as essential in their access to higher education. In response to Survey Questionnaire Item 24, "Is student financial aid necessary to allow you to attend your present school?", 83% of all full-time undergraduate aid recipients** who responded did so in the affirmative. However, this included only 79% of the

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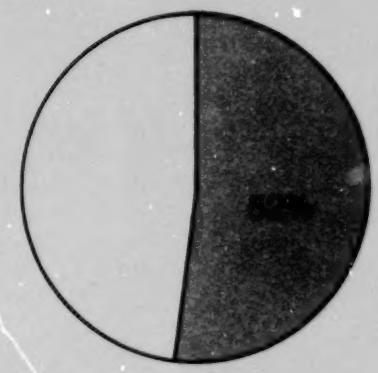
* Students may or may not have been aware of expected family contribution (EFC) values. They were asked to report actual family contributions only and these were then compared to Financial Aid Administrator-provided expected family contributions.

**As defined by Financial Aid Administrators

12 Percentage with Family Contribution Shortfall Exceeding $100 by Financial Status

1981-82 NYSHESC Student Survey Full-Time Undergraduate Aid Recipient Respondents

Percentage with Family Contribution Shortfall Exceeding $100, Showing Average Size of Shortfall for those Respondents

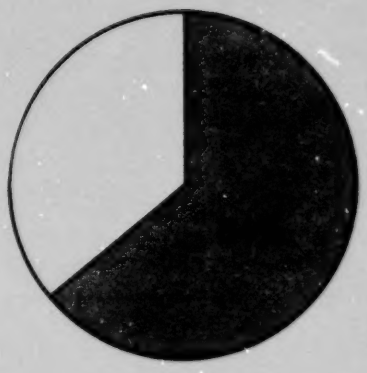


Average Size of Shortfall over $100 = **$1,361**

Financially Dependent

Average Size of Shortfall over $100 = **$1,833**

Financially Independent Single



Average Size of Shortfall over $100 = **$3,754**

Financially Independent Married and/or with Children

Source: 1981-82 NYSHESC Student Survey Data; N = 1,598

Caucasian aid recipients compared to 98% for Black, 96% for Asian, and 94% for Hispanic aid recipient respondents, as shown on page 29. Furthermore, higher percentages of minority than Caucasian respondents were aid recipients according to their Financial Aid Administrators. These answers are a strong indication that despite the similarities in total aid amounts received, minorities perceived financial aid as an integral facilitator of their educations to a greater extent than did Caucasians. Possible explanations are that minorities were more dependent on need-based aid and/or that smaller percentages of minority students received financial support from their parents. The perceived necessity of financial aid to Black, Hispanic, and Asian respondents could lead such students to feel threatened whenever financial aid cutbacks were proposed, whether or not they were directly affected.

Perceived Importance of Aid for Choice

The financial aid or scholarship received by respondents was rated very important as a factor in their decisions to attend their present schools more often by minorities than by Caucasian full-time undergraduate respondents. Fifty-one percent of the full-time undergraduate respondents from the four ethnic groups ranked financial aid very important. However, Asian, Black and Hispanic full-time undergraduate respondents chose financial aid or scholarship second in frequency only to academic program as a very important factor in their decisions to attend their present schools. Affordability of attendance was the factor third most likely to be ranked very important by minority respondents and location in New York State was fourth.

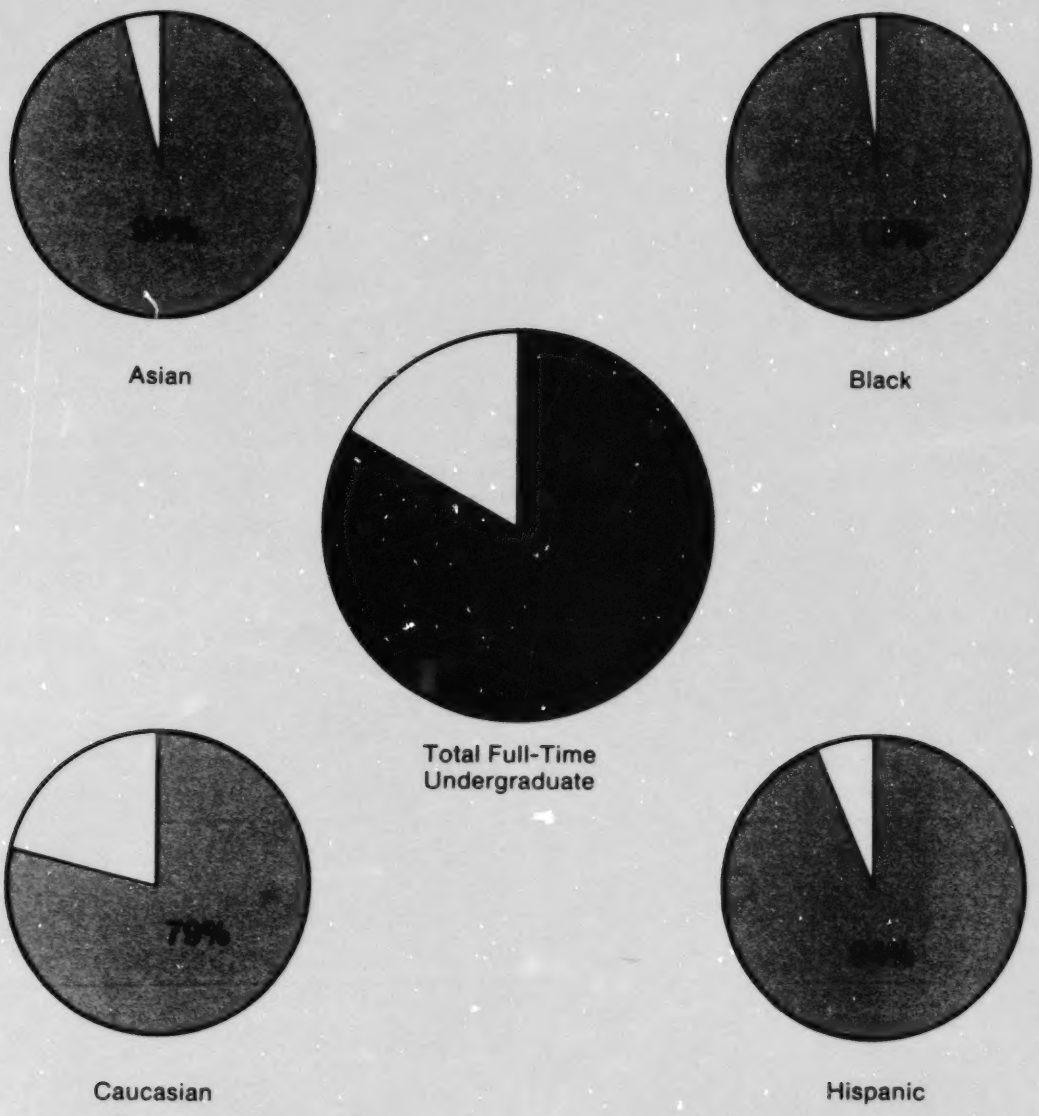
In contrast, financial aid or scholarship was fourth among factors ranked as very important in the decisions of Caucasian full-time undergraduate respondents to attend their present schools. Academic program, affordability of attendance, and location in New York State were ranked very important by higher percentages of Caucasian full-time undergraduate respondents than was financial aid. This reflected the higher incomes and relatively greater dependence on loans and family contributions rather than need-based aid among Caucasian full-time undergraduate respondents.

Most forms of financial aid are portable and may be used at any school. Therefore, the relatively high percentages of minority respondents choosing financial aid or scholarship received as a very important factor in their decisions to attend their present schools underscore the subjective importance of financial aid to these students. This phenomenon seems to be more closely tied to need-based grant than to loan use.

13 Perceived Necessity of Financial Aid for Educational Access by Ethnicity

1981-82 NYSHESC Student Survey Full-Time Undergraduate Aid Recipient Respondents

Percentage Considering Financial Aid Necessary at Their Present Schools



Source: 1981-82 NYSHESC Student Survey Data; N = 1,788

Academic program was considered a very important factor in school choice by a higher percentage of respondents than was financial aid. Three-quarters of the full-time undergraduate Survey respondents from the four ethnic groups stated that the academic program available was a very important factor in their decisions to attend their present schools compared to 51% of these respondents indicating financial aid as a very important factor. Academic program was selected as a very important factor in their decisions to attend their present schools by 82% of the Black full-time undergraduate respondents, 81% of the Asians, 77% of the Hispanic full-time undergraduate respondents, and 75% of the Caucasians. These replies constitute an encouraging indicator that students from all ethnic groups believed they were able to choose a school on the basis of academic rather than financial considerations.

However, an examination of sector of attendance by ethnicity drawn from 1982 Statewide enrollments collected by the State Education Department reveals that Black and Hispanic full-time undergraduates were found disproportionately in the less expensive and more vocationally oriented sectors. The cross-tabulation is shown on page 31. The independent non-profit sector, which included 37% of all full-time undergraduate enrollments from the four ethnic groups, accounted for 40% of the Caucasians but only 29% of the Blacks and 26% of the Hispanics. Seven percent of both Black and Hispanic full-time undergraduates attended degree proprietary schools, which contained only 2% of Asian and 3% of Caucasian full-time undergraduate enrollments.

The concentration of Blacks and Hispanics in the City University and proprietary sectors is even more apparent when the non-degree proprietary sector is considered. The State Education Department does not include non-degree proprietary school enrollments in the publication from which the figures above were drawn. However, in the Student Survey sample, the non-degree proprietary sector contained as many respondents as did the degree proprietary sector and was also heavily Black and Hispanic.

Knowledge of Financial Aid Received

Blacks and Hispanics were more likely than Caucasians and Asians to estimate the total value of their financial aid packages at amounts lower than those provided by their Financial Aid Administrators. Caucasians and Asians, on the other hand, were more likely to report sources of aid which were unknown to their Financial Aid Administrators and thus to report higher total amounts of aid.

14 Sector of Attendance by Ethnicity

Full-Time Undergraduates* New York State Fall 1982

	Sector of Attendance									
	City University of New York		State University of New York		Independent Non-Profit		Degree Proprietary		Total	
	N	Row %	N	Row%	N	Row%	N	Row%	N	Column %
Ethnicity										
Asian.....	5,979	38%	3,528	22%	5,960	38%	369	2%	15,836	3%
Black.....	29,550	44%	13,107	20%	19,004	29%	4,868	7%	66,519	12%
Caucasian	41,106	10%	200,798	48%	168,051	40%	11,498	3%	421,453	78%
Hispanic.....	20,325	55%	4,576	12%	9,821	26%	2,504	7%	37,226	7%
Total ... **Row %** ..	96,960	18%	222,009	41%	202,836	37%	19,229	4%	541,034	100%

* Excludes 15,615 full-time undergraduates of "other" ethnicities and 10,864 full-time undergraduates of unknown ethnicity (4.7% of total 567,513 full-time undergraduate enrollment). Also excludes students in the Regents External Degree Program and in non-degree proprietary schools.

Percentages may not total exactly 100% due to rounding.

Source: "College and University Racial/Ethnic Distribution of Enrollment New York State Fall 1982," University of the State of New York, State Education Department Information Center on Education

For the purposes of this discussion, "tracked" aid recipient respondents are those for whom Financial Aid Administrator records and/or NYSHESC Guaranteed Student Loan files indicated at least one form of financial aid use during the 1981-82 academic year. "Untracked" aid recipient respondents are those who reported receiving aid but did not appear on Financial Aid Administrator records (or NYSHESC Guaranteed Student Loan files).

The percentages of full-time undergraduate tracked aid recipient respondents from each ethnic group who underestimated or were unable to estimate the total dollar amounts of their aid packages were 82% of Blacks, 78% of Hispanics, 66% of Asians, and 56% of Caucasians. Aid packages tended to be underestimated by low-income students with complex need-based packages. This suggests that some of the students who are benefiting most from the financial aid system are least able to quantify these benefits.

The fact that so many low-income students were unfamiliar with the total values of their financial aid packages suggests that detailed counselling to raise their awareness levels may be justified. Counselling on financial aid eligibility requirements, package contents, and delivery of aid should be considered. Higher levels of awareness on the part of aid recipients as to program names, award amounts, and how aid is applied to costs would counter the trend, suggested here by indirect evidence, for some of the neediest students to view the financial obstacles to staying in school as even more overwhelming than they actually were.

On the other hand, some respondents reported sources of aid which were unknown to their Financial Aid Administrators. The percentages of full-time undergraduate tracked aid recipients within each ethnic group who provided estimates of the total dollar amounts of their aid packages which were higher than Financial Aid Administrator figures were 33% of Asians, 30% of Caucasians, 16% of Hispanics, and 15% of Blacks. In some cases, these students indicated sources of aid (Veterans' or Social Security Educational Benefits, private scholarships, employer assistance) which were not known to their Financial Aid Administrators. However, 62% of them were also recipients of TAP and/or Pell grants and an additional 33% were GSL users. Tracked aid recipient respondents received about half of the student-reported funds unknown to the Financial Aid Administrators of full-time undergraduate students in the four ethnic groups. This demonstrates that traditional financial aid record-keeping practices may occasionally overlook some of the resources available to less needy students.

Untracked aid recipients* made up 16% of all full-time undergraduate Caucasian aid recipients, 11% of Asians, 9% of all full-time undergraduate Black aid recipients, and 7% of Hispanics. These respondents accounted for the other half of the funds reported by students only. Part-time and graduate students were even more likely to report aid which was unknown to Financial Aid Administrators. Furthermore, these percentages do not include non-respondents, who probably received additional amounts of aid unknown to Financial Aid Administrators.

The figure on page 34 compares the relative amounts of aid reported by Financial Aid Administrators and/or students. Financial Aid Administrators** reported 80% of the total aid dollars for full-time undergraduate respondents from the four ethnic groups in the Student Survey sample. More than half (54%) of the total aid dollars reported for these respondents were known to both Financial Aid Administrators and students. The one-quarter (26%) of the total aid dollars known to Financial Aid Administrators but not included in student estimates went mostly to low-income respondents with complex need-based packages. On the other hand, the one-fifth of the total aid dollars which was reported by students only applied mostly to higher-income Caucasians and Asians and apparently consisted of non-need-based aid.

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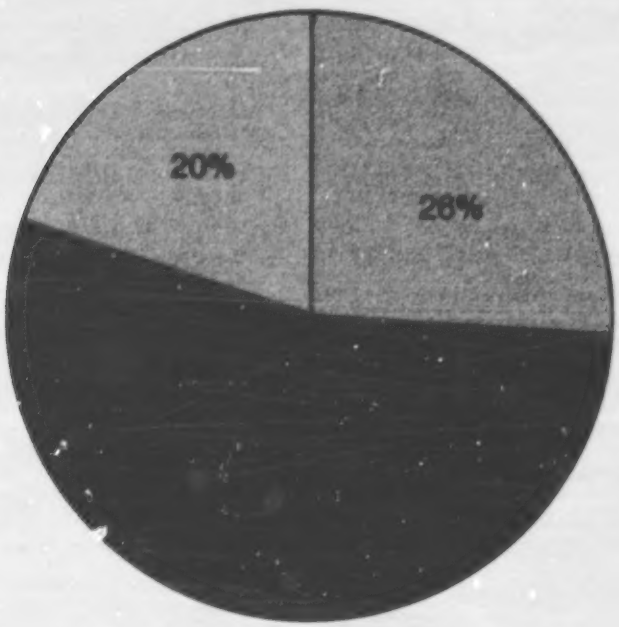
* Self-reported; not identified as aid recipients by Financial Aid Administrators or found on NYSHESC Guaranteed Student Loan files

**Augmented by reference to NYSHESC Guaranteed Student Loan files

15 Percent Distribution of Aid Dollars Reported by Financial Aid Administrators and Student Respondents

1981-82 NYSHESC Student Survey Full-Time Undergraduate Respondents



Total Aid Dollars
for Sample

Key: Dollar Report Source

- Financial Aid Administrator Only
- Financial Aid Administrator and Student Respondent
- Student Respondent Only

Source: 1981-82 NYSHESC Student Survey Data; N = 2,080

VII. Recommendations

The foregoing discussion attempted to clarify the role of student financial aid of various types in postsecondary educational access by different ethnic groups in New York State. Because of the relatively low incomes of many minority students, need-based aid was highlighted as particularly essential in maintaining and promoting minority enrollment levels. On the other hand, the Guaranteed Student Loan Program was found to be a major aid source for Caucasians.

Suggested actions that emerge from the 1981-82 NYSHESC Student Survey findings are as follows:

(1) The educational access of low-income students dependent on non-taxable income from social programs may be threatened by cuts in these programs as well as in student financial aid (see page 10). Therefore, information about the interactions among income maintenance, food stamp, and child care programs and college enrollment/student financial aid should be systematically gathered at the State level.

(2) Because of the higher percentage of resources which must be allocated to subsistence costs by financially independent students (page 12), aid programs that permit funding of such costs particularly benefit minority and low-income students and should be strengthened.

(3) Counselling on Guaranteed Student Loan policies and procedures should be supplied to minorities upon graduation from college so that their transition to graduate school is encouraged (see page 20). This should be part of a comprehensive counselling strategy which addresses the full range of available financial aid opportunities.

(4) Larger need gaps were experienced by minorities compared to Caucasians after expected family contributions and aid were considered (pages 21-25). There are still financial barriers to postsecondary education despite the key role played by need-based student aid in maintaining minority access. Need gaps could be reduced by higher grant levels as well as various options which might be investigated to enhance minority participation in other programs.

(5) More than half of the full-time undergraduate aid recipient respondents reported family contributions to their educations lower than the expected family contributions (see pages 24-26). The levels of expected family contributions, particularly for financially independent students, may need to be reviewed in terms of actual disposable income.

(6) Policy-makers should be aware of the potential "psychological fallout" which may adversely affect the educational aspirations of minorities and other low-income students when aid cuts are discussed (pages 26-28). This generalized subjective threat could be alleviated by greater program knowledge.

(7) Respondents with complex packages were likely to underestimate the actual dollar amounts of aid they received (see pages 30-33). This included many minority students, since they tended to have low incomes and thus to receive need-based aid from multiple sources. Financial aid counselling of students should include detailed explanations of their packages, including program names, eligibility requirements, and amounts.

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Appendix A

Student Survey Methodology

The methodology for the Student Survey data collection was complex. The sample included full-time and part-time students, graduates and undergraduates, aid recipients and non-recipients. Chief Executive Officers of all New York State schools where Guaranteed Student Loans, Pell Grants, and/or TAP were used were invited to participate. Schools which agreed to participate represented more than 85% of Statewide enrollments eligible under this criterion and an even higher percentage of degree-credit enrollments.

Registrars at participating schools selected samples equal in size to 1% of Fall 1981 enrollments. A simple random method was used within each school after a pilot test of a stratified sampling method demonstrated that stratification by aid recipient status was too arduous for the Registrars. They used either computerized random selection or a manual random selection method based on personalized random number tables supplied by the NYSHESC Research Division and tailored to the size of each school.

Once the sample selection process was complete, Registrars supplied background (academic choice and attainment) information on the chosen students. Simultaneously, Financial Aid Administrators (FAAs) and the student sample members themselves were asked to fill out detailed questionnaires on the expenses and financial resources of the students and the packaging of aid recipients.

Student respondents also supplied demographic and family background information and answered a series of subjective questions. These Survey items dealt with the role of financial aid in assuring educational access, the reasons (financial and otherwise) for their choices of schools, options they might exercise if their financial needs were unmet, and why they attended part-time if they did so.

The confidentiality of the answers was insured and the three separate instruments (Registrar, FAA, and student) matched by the use of identification numbers rather than names on all instruments returned to the Research Division. The identification numbers included considerable intelligence: academic sector (public: City University of New York, State University of New York; private: independent non-profit, degree proprietary, non-degree proprietary) and level (four-year, two-year, or less), geographical location of the school within the State, full- or part-time status of the student, and educational level of the student (non-degree, undergraduate, graduate, or first-professional).

A 50% response rate from students was obtained after two questionnaire mailings, even with no-show registrations and bad addresses counted as non-respondents. Financial Aid Administrators returned 95% of the FAA instruments and were able to provide useful information on about half of the sample. Including both student and Financial Aid Administrator responses, about 75% of the records thus included detailed expense and financial resource data. Control information from the Registrars was available for the entire sample through the identification number, with additional academic information on the 92% of Registrar instruments which were returned.

The unique aspect of the Student Survey design was that non-response could be handled by making rather detailed comparisons between Survey respondents and non-respondents. This was done on the basis of the variables embedded in the Survey identification numbers as well as the academic background and financial information supplied by Registrars and Financial Aid Administrators. Judgments could thus be made about the possible effects of student non-response on the validity of trends observed in the sample.

Appendix B

Notes on the Probable Direction of Bias Due to Non-Response

The overall full-time undergraduate student response rate was 52%. When response rates by sector and Financial Aid Administrator-provided income level are compared, the only cells with response rates less than 52% are found in the CUNY sector at the income level $10,001-$20,000, where the response rate was 41%, and the proprietary sector at the income levels of $0-10,000 and $10,001-20,000, where response rates were 44% and 31% respectively.

Since the CUNY and proprietary sectors serve disproportionate numbers of low-income and minority respondents, some bias on the variables of current interest is introduced into the respondent group by the lower response rates in these cells. While exact quantification and correction of this bias is beyond the scope of the present report, the probable direction of the effect of the bias should be noted.

The cells with the lowest response rates are those where heavy concentrations of minority students would be expected. Therefore, minorities who were selected to be in the sample are probably under-represented in the respondent group. This means that the participation of minorities in the financial aid system and the importance of financial aid for educational access by minorities is, if anything, under-estimated. Likewise, the tendency of minorities to attend in the CUNY and proprietary sectors is probably under-stated.

The incomes of minorities are probably slightly over-estimated, and the incidence and extent of their need gaps under-estimated. Thus, the effect of the probable bias due to non-response is opposite to that of the major points made in this report. A higher response rate would have made the figures on the importance of need-based financial aid to minority access even more striking.

Appendix C

Notes on the Source of Income Data

In order to provide the most comprehensive categorization of respondents by income level, answers from students as well as Financial Aid Administrators (FAAs) were used. Financial Aid Administrators were able to supply income data for 56% of the full-time undergraduate respondents from the four ethnic groups. They had income information for a higher percentage (69%) of full-time undergraduate aid recipients from the four groups.

Because minorities were more likely than Caucasians to receive aid, and particularly the need-based aid which requires family income data, Financial Aid Administrators were more likely to have family income data for minorities than for Caucasians. The percentages of income figures within each respondent ethnic group which were obtained from Financial Aid Administrators were 77% for Hispanics, 70% for Blacks, 61% for Asians, and 51% for Caucasians. Since these percentages differ, it is important to consider the direction and magnitude of the discrepancies between FAA-provided and student-provided family income categorizations.

For full-time undergraduate respondents from the four ethnic groups, the average discrepancy in family income (calculated by subtracting the midpoint of the income interval checked by the student from the FAA-provided point income figure) was only $285, based on 1,096 cases where both figures were available. That is, income estimates from these full-time undergraduate student respondents were $285 lower on the average than the income figures from Financial Aid Administrator records. However, the midpoints of categories checked by minority and low-income Caucasian full-time undergraduates tended to be somewhat higher than the point income figures provided by Financial Aid Administrators, whereas upper-income Caucasians tended to check categories with midpoints somewhat lower than the corresponding point income figures obtained from Financial Aid Administrators. This effect is understandable if minorities and low-income Caucasians tend to be located below the midpoints of the relevant income categories and upper-income Caucasians above the midpoints. It also strengthens the position taken throughout this report that minorities indeed had lower incomes than Caucasians. It is reasonable to assume that there was a slight levelling effect when student-provided incomes were used in the absence of Financial Aid Administrator records.

The correlation between FAA-provided 1980 total family incomes and the midpoints of student-checked intervals for full-time undergraduate respondents from the four ethnic groups was .8. Since the Financial Aid Administrator Questionnaire and Student Survey Questionnaire were completed independently of each other, this supports the conclusion that both sets of income measures were based on an underlying empirical phenomenon, "1980 total family income in dollars."

Appendix D

New York State Tuition Assistance Program (TAP) Background

The Tuition Assistance Program, or TAP, provides grants for New York State residents enrolled full time in postsecondary education in the State. Award amounts range from $300 to $2,700 (or $100-$600 for graduate study) for the 1984-85 academic year and are based on income and tuition. There is no qualifying examination. The applicant must:

1. be a New York State resident;

2. be either a U.S. citizen, permanent resident alien, refugee, paroled refugee, or conditional entrant;

3. be enrolled full-time and matriculated in an approved program at a postsecondary school in New York State (approved programs include: degree programs at collegiate institutions, hospital school programs of radiography or nursing, and two-year programs at registered private business schools);

4. be in good academic standing;

5. if financially dependent on parents or, if independent with spouse or dependents, have a family net taxable income below $29,001 for the prior tax year ($20,001 for dependent graduate students). If independent of parents and single with no tax dependents, have a net taxable income below $5,667 (the rules for being considered independent of parents are detailed in the TAP Student Payment Application booklet);

6. be charged tuition of at least $200 per year; and

7. not be in default on a Guaranteed Student Loan, Auxiliary Loan, or Parent Loan.

Students must file a Student Payment Application each year with the New York State Higher Education Services Corporation, 99 Washington Avenue, Albany, New York 12255. The application must be postmarked no later than March 31 of the academic year for which the student applies. The academic year starts July 1 and ends June 30.

TAP Award Amounts

Undergraduate Study

1. If a student is financially dependent on his or her parents or, if financially independent, is either married or has tax dependents, the maximum annual award is $2,700 or tuition, whichever is less, when attending a not-for-profit school (see Schedule H on pages 53-54). If attending a for-profit (proprietary) school, the maximum award is $2,200 or tuition, whichever is less (see Schedule G on page 54). The minimum annual award is $300.

2. If a student is financially independent of his or her parents and is single with no tax dependents, the maximum annual award is $1,800 or tuition, whichever is less. The minimum annual award is $200 (see Schedule E on page 54).

3. After a student receives four semester payments, the annual award is reduced by $200.

4. The award amount is determined by reducing the maximum annual award according to the family's net taxable income as reported on the Student Payment Application. Parent income must be reported unless certain defined conditions that show financial independence of parents are met. "Financial Independence" for TAP is defined in New York State Law. This definition applies only to TAP and differs from other aid programs such as Pell Grants.

5. If a second family member is reported as being enrolled full time at a postsecondary school, $3,000 is subtracted from the net taxable income. Two thousand dollars more is then subtracted for each additional family member who is reported as enrolled. Documentation of the actual attendance of these family members may be required.

6. Undergraduates may receive aid for four years (eight semesters or the equivalent) of study. Students enrolled in approved 5-year programs or in a New York State-sponsored educational opportunity program may receive undergraduate awards for five years (ten semesters or the equivalent).

7. Full-time undergraduate students who first received TAP after July 1, 1981 and who are educationally disadvantaged and require remedial courses as defined by the New York State Commissioner of Education may be eligible for up to one additional year of aid under the Supplemental Tuition Assistance Program (STAP). STAP payments are included in determining TAP award reductions.

Graduate and Professional Study

1. The maximum annual award is $600.

2. The award is determined by reducing the maximum award according to the family's net taxable income as reported on the Student Payment Application (see Schedules B and D on page 55).

3. If more than one family member is in full-time attendance at a postsecondary school, the net taxable income is divided by the total number of family members in attendance.

4. The minimum annual award is $100.

5. Graduate students may receive awards for up to four years (eight semesters or the equivalent).

Award Schedules

Awards for the 1984-85 academic year are based on the following award schedules. All income data are subject to verification by the New York State Department of Taxation and Finance and the Higher Education Services Corporation.

Undergraduate Award Schedules

Prior to the 1984-85 academic year, maximum annual awards were based on the date of first receipt. Students who received TAP or other State awards for the first time:

- On or after July 1, 1981		
Schedule X	$2,200	
Schedule E	$1,800	OR Tuition, Whichever is Less
- On or after July 1, 1977 but prior to July 1, 1981	$1,800	
- Before July 1, 1977	$1,500	

Maximum annual awards are reduced according to family income as shown in the schedules.

Schedule H

For undergraduate students who attend a not-for-profit school and who are financially dependent on their parent(s) or, if financially independent, are married or have tax dependents. The maximum annual award is $2,700 or tuition, whichever is less. The maximum award is reduced according to family income, as follows:

Schedule H Continued

Net Taxable Income	Reduction In Award
$ 5,000 or less	0 Reduction
$ 5,001-$ 8,000	7% of the excess over $ 5,000
$ 8,001-$11,000	$ 210 plus 8% of the excess over $ 8,000
$11,001-$14,000	$ 450 plus 10% of the excess over $11,000
$14,001-$25,000	$ 750 plus 11% of the excess over $14,000
$25,001-$29,000	$1,960 plus 11.5% of the excess over $25,000
$29,001 or more	NO AWARD

Schedule G

For undergraduate students who attend a for-profit proprietary school and who are financially dependent on their parent(s) or, if financially independent, are married or have tax dependents. The maximum annual award is $2,200 or tuition, whichever is less. The maximum award is reduced according to family income, as follows:

Net Taxable Income	Reduction In Award
$ 4,000 or less	0 Reduction
$ 4,001-$ 8,000	7% of the excess over $ 4,000
$ 8,001-$11,000	$ 280 plus 8% of the excess over $ 8,000
$11,001-$14,000	$ 520 plus 10% of the excess over $11,000
$14,001-$25,000	$ 820 plus 11% of the excess over $14,000
$25,001 or more	NO AWARD

Schedule E

For undergraduate students who are financially independent of their parents and are single with no tax dependents. The maximum annual award is $1,800 or tuition, whichever is less. The maximum award is reduced according to income as follows:

Net Taxable Income	Reduction In Award
$ 1,000 or less	0 Reduction
$ 1,001-$5,666	30% of the excess over $1,000
$ 5,667 or more	NO AWARD

Graduate and Professional TAP Award Schedules

Schedule B

For graduate and professional students who are financially dependent on their parents or, if financially independent, are married or have tax dependents. The maximum annual award is $600 or tuition, whichever is less. The maximum award is reduced according to family income as follows:

Net Taxable Income	Reduction In Award
$ 2,000 or less	0 Reduction
$ 2,001-$ 9,50	6.67% of the excess over $2,000
$ 9,501-$20,000	$500
$20,001 or more	NO AWARD

Schedule D

For graduate and professional students who are financially independent of their parents and are single with no tax dependents. The maximum annual award is $600 or tuition, whichever is less. The maximum award is reduced according to income as follows:

Net Taxable Income	Reduction In Award
$ 1,000 or less	0 Reduction
$ 1,001-$3,000	25% of the excess over $1,000
$ 3,001-$5,666	$500
$ 5,667 or more	NO AWARD

Appendix E

Survey Instruments

New York State
Higher Education
Services Corporation
Albany NY 12255

Part A - Background Information

1. Birthdate ☐☐ ☐☐ ☐☐ (month day year)

2. Sex 1☐ Female 2☐ Male

3. Marital Status 1☐ Single 2☐ Married 3☐ Separated/divorced/widowed

4. How many months will you be in college or vocational school from September 1981 through May 1982? (Count a month if you were or will be in school at least part of the month. Answers can range from 0 months to 9 months.) ☐

5. Are you a legal resident of New York State? 1☐ Yes 2☐ No

6. Are you a resident or commuter student? 1☐ Resident 2☐ Commuter

7. What is the highest level of formal education that your father completed?

Circle highest year completed

								Grade School ▼					High School ▼				College Graduate ▼				Graduate Study
NONE	K	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20 OR MORE

99☐ Don't Know

8. What is the highest level of formal education that your mother completed?

Circle highest year completed

								Grade School ▼					High School ▼				College Graduate ▼				Graduate Study
NONE	K	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20 OR MORE

99☐ Don't Know

9. Were you claimed as a tax exemption on your parent(s)' or guardian's 1980 Federal Income Tax Return?
1☐ Yes 2☐ No 9☐ Don't Know

10. Did your parent(s) or guardian contribute more than $750 to your support during 1980?
1☐ Yes 2☐ No 9☐ Don't Know

11. Which family members, if any, are in your household? (If none, check here 0☐)

		How Many?
1☐ Mother	4☐ Brother(s)	☐
2☐ Father	5☐ Sister(s).....	☐
3☐ Spouse	6☐ Your Child(ren)....	☐

12. How many of the people in your household, including you, are attending a college or vocational school for one or more of the months September 1981 through May 1982? ☐

Part B- Educational Resources & Expenses

13. How many months will you work from September 1981 through May 1982? (Count a month if you worked or expect to work at least part of the month. Answers can range from 0 months to 9 months.) ☐

14. If you are NOT working during the 1981-82 academic year, please go on to #15. If you ARE working, please fill in your weekly hours and pay across from the type(s) of job(s) you have.

	Weekly Hours Worked	Weekly Gross Pay
1☐ Graduate or Resident Assistantship or Internship	☐☐	$☐☐☐.00
2☐ College Work-Study Program	☐☐	$☐☐☐.00
3☐ Other Job On-Campus	☐☐	$☐☐☐.00
4☐ Other Job Off-Campus; Not Connected with school	☐☐	$☐☐☐.00
5☐ Job Off-Campus; Employer Helps Pay for School	☐☐	$☐☐☐.00

15. Please check all the sources you expect will help you pay for your 1981-82 academic year.

01☐ TAP (Tuition Assistance Program)
02☐ N.Y.S. Scholarship (Regents or Other)
03☐ GSL (Guaranteed Student Loan)
04☐ PLUS (Parental Loans for Undergraduates)
05☐ ALAS (Auxiliary Loans to Assist Students)
06☐ PASS (Parents & Students Savings)
07☐ N.Y.S. Tax Credit for Tuition Paid
08☐ PELL Grant (Formerly BEOG)
09☐ SEOG (Supplemental Education Opportunity Grant)
10☐ Opportunity Program (EOP/HEOP/SEEK/CD)
11☐ Veteran's Administration Benefits
12☐ Social Security Educational Benefits
13☐ NDSL (National Direct Student Loan)
14☐ Graduate Fellowship (Tuition and/or Stipend without working)
15☐ Scholarship from School (Tuition Waiver Only)
16☐ Scholarship from School (Tuition plus Stipend)
17☐ Scholarship (not from school or N.Y.S.)
18☐ Financial Assistance from Employer
19☐ Other

00☐ NO FINANCIAL AID from any of these sources

16. If you checked 17, 18 or 19 in #15 above, please give us the name of the group, organization, or employer that helps pay for your education.

☐☐☐

20. Please estimate your 1981-82 academic year expenses in each of the following categories. COMMUTERS PLEASE NOTE: Include only housing and food expenses which apply to you and anyone you support during the months you are in school. Please include estimates of YOUR housing and food expenses even if you are a part-time student or dependent student.

Tuition $,___.00 Fees $ ___.00 Books Supplies Uniforms $ ___.00

Room/ Housing $ ___.00 Board/ Food $ ___.00 Transportation $ ___.00

Misc. Educational (Incl. Child Care) $ ___.00 TOTAL $ ___.00

21. Approximately how much do you personally expect to pay toward the 1981-82 academic year TOTAL expenses in #20? (If none, enter $00000. Include money received from your husband or wife, if applicable. DO NOT include money from grants, scholarships, or loans.)

$ ___.00

22. Approximately how much money do your parent(s)/guardian (or other relatives or friends) contribute toward the 1981-82 academic year TOTAL expenses in #20? (If none, enter $00000).

$ ___.00

23. If your total educational expenses are higher than the amount you receive from all financial aid sources plus the family and student contribution(s) you listed above, what options do you have? (Check all that apply.)

1☐ Apply for a loan or another loan
2☐ Work or take an additional job
3☐ Ask parents for money or more money
4☐ Withdraw from a course to work
5☐ Withdraw from school to work
6☐ Other

Part C~ Financial Aid Considerations

24. Is student financial aid necessary to allow you to attend your present school?
1☐ Yes - Financial aid is necessary to allow me to attend this school.
2☐ No - I could still attend this school without the financial aid I receive.
3☐ No - I receive no aid.

25. Is student financial aid necessary to allow you to attend any school at all?
1☐ Yes - Financial aid is necessary to allow me to attend any school.
2☐ No - I could still attend some kind of school without the financial aid I receive.
3☐ No - I receive no aid.

26. Are you attending school full-time or part-time (as defined by your school)?
1☐ Full-time 2☐ Part-time 9☐ Don't Know

Please answer A or B.

A. FOR FULL-TIME STUDENTS: Would you switch to part-time if sufficient financial aid were available? 1☐ Yes 2☐ No

B. FOR PART-TIME STUDENTS: Which factors prevent you from attending school full-time? (Check all that apply.)

0☐ Not applicable to me; I prefer attending school part-time.
1☐ I am working to finance my education.
2☐ I am working to support myself and/or others.
3☐ Family obligations prevent me from attending school full-time.
4☐ Lack of money prevents me from attending school full-time.
5☐ Other

27. How important was each of the following factors in your decision to attend your present school?

	Not Important	Somewhat Important	Very Important
aAcademic Program	1☐	2☐	3☐
bAffordability of Attendance	1☐	2☐	3☐
cCampus Life/Student Activities	1☐	2☐	3☐
dFinancial Aid or Scholarship Received	1☐	2☐	3☐
eLength of Program	1☐	2☐	3☐
fLocation in New York State	1☐	2☐	3☐
gLocation Near Home	1☐	2☐	3☐
hOther Family Members Attended	1☐	2☐	3☐
iPrestige or Reputation of School	1☐	2☐	3☐
jReligious Affiliation	1☐	2☐	3☐
kResidence Facilities	1☐	2☐	3☐
lOther	1☐	2☐	3☐

Part D- Income & Ethnicity

28. Please check your 1980 income level. Use your own 1980 gross (total) income from all sources, combined with that of your husband or wife if applicable.

00☐ $0
01☐ $1-$1,000
02☐ $1,001-$5,000
03☐ $5,001-$10,000
04☐ $10,001-$15,000
05☐ $15,001-$20,000
06☐ $20,001-$25,000
07☐ $25,001-$35,000
08☐ $35,001-$45,000
09☐ $45,001-$60,000
10☐ More than $60,000

29. How many people were supported by the income in #28 during 1980? (Please answer this question even if you did not answer #28.)☐

30. Please check your parent(s)' or guardian's 1980 income level. Estimate 1980 gross (total) income from all sources.

00☐ $0
01☐ $1-$1,000
02☐ $1,001-$5,000
03☐ $5,001-$10,000
04☐ $10,001-$15,000
05☐ $15,001-$20,000
06☐ $20,001-$25,000
07☐ $25,001-$35,000
08☐ $35,001-$45,000
09☐ $45,001-$60,000
10☐ More than $60,000

31. How many people were supported by the income in #30 during 1980? (Please answer this question even if you did not answer #30.)☐

32. In general, what income level do you consider yourself?

1☐ Low 2☐ Middle 3☐ High

33. Ethnic background 1☐ American Indian 2☐ Asian 3☐ Black 4☐ Caucasian 5☐ Hispanic 6☐ Other

☐ THANK YOU FOR YOUR ANSWERS. PLEASE RETURN THE QUESTIONNAIRE IMMEDIATELY EVEN IF YOU HAVE NOT ANSWERED EVERY QUESTION ☐

hesc Student Survey

New York State
Higher Education
Services Corporation
Albany NY 12255

Financial Aid Administrator Questionnaire

Please supply the following information for the students on your yellow copy of the Turn-Around Document. Use one answer sheet per student to enter responses in the boxes indicated. Enter the student's Survey Identification Number on each answer sheet. USE LEADING ZEROES WHERE NECESSARY; i.e., 123 =

0	1	2	3

STUDENT INFORMATION

A. If no financial aid information is available, please indicate the status which best applies. (Enter the appropriate code number in boxes 14-15 on the answer sheet).

01 = Student did not apply for aid for 1981-82.
02 = Student withdrew Fall '81 semester
03 = Student withdrew Spring '82 semester
04 = Student graduated prior to 81-82 academic year
05 = Student transferred to another school Fall '81
06 = Student transferred to another school Spring '82
07 = Student is part-time, receives no aid
08 = Student is not matriculated, receives no aid
09 = Student is out-of-state resident, receives no aid
10 = Other (Comment on back of Answer Sheet)

B. What is the student's dependency status?

Box 16 = Fall Semester '81	Box 17 = Spring Semester '82
1 = Dependent	1 = Dependent
2 = Independent	2 = Independent
9 = Unavailable	9 = Unavailable

COST OF ATTENDANCE

C. Please indicate, to the nearest dollar, the following costs for the student during the 1981-82 academic year. If none, enter zero.

Tuition	(Enter in boxes 18-22)
Fees	(Enter in boxes 23-25)
Books, Supplies, Uniforms	(Enter in boxes 26-28)

D. What is the basis for the costs in C? (Enter in box 29)

1 = Annual Cost
2 = Semester Cost
3 = Trimester Cost

E. Has a Financial Aid office budget been established for the student for the 1981-82 academic year? (Enter in box 30).

1 = Yes
2 = No

If E = 2, PLEASE GO TO I.

F. Is the student a resident or commuter?

Box 31 = Fall Semester '81
1 = Resident
2 = Commuter

Box 32 = Spring Semester '82
1 = Resident
2 = Commuter

G. Please enter the following costs, to the nearest dollar, for the student for the 1981-82 academic year. If none, enter 0000 or 000.

Room/Housing (Enter in boxes 33-36)
Board/Food (Enter in boxes 37-40)
Total Room & Board (Enter in boxes 41-44)
Transportation (Enter in boxes 45-48)
Personal (Enter in boxes 49-51)
Child Care (Enter in boxes 52-55)
Medical (Enter in boxes 56-58)
Other (Enter in boxes 59-61)

H. How many months in the budget period for G (Enter in boxes 62-63).

FINANCIAL STRENGTH

I. If the student is DEPENDENT, please enter parent(s) or guardian's 1980 adjusted gross income in boxes 64-68. (If none, enter 00000; if unavailable, insert 99999). Use line 23 from the FAF.

J. If student is DEPENDENT, please enter parent(s) or guardian's total 1980 non-taxable income in boxes 69-72. (If none, enter 0000; if unavailable, insert 9999). Use the sum of lines 27a, b, c on the FAF.

K. Student's (and spouse's) income (Enter in boxes 73-77; if none, enter 00000; if unavailable, insert 99999). Use line 23 from the FAF.

L. Student's (and spouse's) total 1980 non-taxable income (Enter in boxes 78-81; if none, enter 0000; if unavailable, insert 9999). Use lines 27a, b, c from the FAF.

STUDENT RESOURCE DATA

Please report the amounts of all resources used in packaging the student's 1981-82 academic year. If an exact figure is unavailable, use an estimate.

M. Parental contribution (Enter in boxes 82-85; if none, enter 0000)

Note: Parental Contribution should include PLUS or other loans taken by parents to pay for student's education.

How was the family contribution in M arrived at? (Enter in box 86)

1 = Actual Parental Contribution
2 = Parental contribution as calculated from the Federal Needs Analysis test
3 = Expected contribution (school estimate)

N. Total student contribution for the 1981-82 academic year (Enter in boxes 87-90).

How was the above student contribution arrived at? (Enter in box 91)

1 = Actual Student Contribution
2 = Student Contribution as calculated from the Federal Needs Analysis Test

3 = Expected (by school)

Contribution from earnings. (Enter in boxes 92-95; if none, enter 0000)

Contribution from loans (GSL, ALAS, NDSL) which the student will have to repay (Enter in boxes 96-99; if none, enter 0000)

Contribution from other sources (savings or assets). (Enter in boxes 100-103; if none, enter 0000)

If asset information was used in calculation of the Parental or Student Contributions, please indicate the amount. (Enter in boxes 104-109; if none, enter 000000)

FINANCIAL AID

O. Referring to the following list, please indicate the type(s) and amount(s) of aid received by the student for the 1981-82 academic year. Use codes listed to indicate type and indicate amount to nearest dollar. (Enter consecutively; aid type 1, aid amount 1; aid type 2, aid amount 2, etc. in boxes 110-145 leaving blank boxes where space is not needed). If more than 6 types of aid are received, enter the 5 largest sources in boxes 110-139, enter 30 (=other) in boxes 140-141, and enter the sum of all other aid in boxes 142-145.

01 TAP/STAP
02 NYS Scholarship
03 Pell Grant
04 GI Bill
05 Social Security Ed. Benefits
06 SEOG
07 Opportunity Programs (EOP, HEOP, SEEK, CD)
08 CETA
09 WIN
10 OVR
11 Institutional Scholarship
12 Private Scholarship
13 Graduate Assistantship
14 Graduate Fellowship
15 Tuition Waiver

16 GSL - New York State
17 GSL - Other State
18 NDSL
19 PLUS
20 ALAS
21 CWS
22 Institutionally funded employment
30 Other (Comment on back of Answer Sheet)

STUDENT INDEBTEDNESS

P. According to your files, what is the total amount of the student's outstanding loans for educational purposes prior to Fall 1981? (Enter in boxes 146-150).

Financial Aid Answer Sheet

Survey ID # (1–13)

Info Avail. (14–15)

Dependent Fall (16)

Dependent Spring (17)

Tuition (18–22)

Fees (23–25)

Books Supplies (26–28)

Costs A/S/T (29)

Budget (30)

Res/Comm Fall (31)

R/C Spring (32)

Room (33–36)

Board (37–40)

Total R/B (41–44)

Trans (45–48)

Personal (49–51)

Child Care (52–55)

Medical (56–58)

Other (59–61)

Budget # Mos (62–63)

Parents Taxable (64–68)

Parents Non-Tax (69–72)

Student/Sp Taxable (73–77)

Student/Sp Non-Tax (78–81)

Parent Contr (82–85)

PC Source (86)

Tot. Stud. Contr. (87–90)

SC Source (91)

Cont. from Earn. '81-82 (92–95)

Contr. from Loans (96–99)

Contr. from Other Sources (100–103)

Assets (104–109)

Aid Type 1 (110/111)

Aid Amt. 1 (112–115)

Aid Type 2 (116/117)

Aid Amt. 2 (118–121)

Aid Type 3 (122/123)

Aid Amt. 3 (124–127)

Type 4 (128/129)

Aid Amt. 4 (130–133)

Aid Type 5 (134/135)

Aid Amt. 5 (136–139)

Aid Type 6 (140/141)

Aid Amt. 6 (142–145)

Outst. Loans (146–150)

NOT FOR KEYPUNCH

Please use the back of this answer sheet to note any comments

New York State
Higher Education
Services Corporation
Albany NY 12255

Registrar Questionnaire

Please supply the following information for each student in the sample. Put the number of each appropriate answer in the corresponding box on the separate Registrar Questionnaire Answer Sheet. Students should appear in the same order as on the Registrar Turn-Around Document.

If it is more convenient for you to supply the Registrar Questionnaire information in computerized form, a printout or tape plus layout may be submitted instead of the Registrar Questionnaire Answer Sheet(s). Call Marilyn Sango at (518) 474-3144 for tape specifications.

Enter Spring information only if it DIFFERS from Fall information.

1) Survey ID #
Enter the student's 13-digit Survey ID # constructed as described in the Registrar Turn-Around Document Instructions.

2) Matriculation Status
Matriculated = 1 Non-Matriculated = 2

3) Program Type if Matriculated

Diploma	= 1	First Professional	
Certificate	= 2	(MD,DD,JD,etc)	= 5
Associate Degree	= 3	Masters Degree	= 6
Baccalaureate Degree	= 4	Doctoral Degree	= 7
		Other	= 8

4) Credit or Contact Hours Attempted Fall Semester and Spring Semester (if applicable) Please enter a 2-digit number; 6 credits = 06.

5) Year (or Level) of Postsecondary Education

Freshman	= 1	Senior or 4th Year	= 4
Sophomore or 2nd Yr.	= 2	5th Year Undergraduate	= 5
Junior or 3rd Year	= 3	Graduate	= 6

6) Postsecondary Credits Accumulated Prior to Fall 1981 Semester
Please enter a 3-digit number from 000 to 150. Count only graduate credits for students now at the graduate level (Examples on next page).

7) Comment regarding Fall and/or Spring Semester.
Please enter the code in the box for the semester to which the comment applies.
Not Registered = 1
Withdrew = 2
Graduated = 3
Other = 9 (Explain other comment on the back of the Answer Sheet, indicating the student's Survey ID#).

New York State
Higher Education
Services Corporation
Albany NY 12255

Registrar Questionnaire Item 6

Postsecondary Credits Accumulated:Examples

Example 1: A student is a sophomore who completed 30 credits as a freshman. Enter 030.

Example 2: A student is a first-semester student in a Masters program. Enter 000.

Example 3: A student has completed 2 years of a three-year nursing course, attending full-time. Enter 060 (see chart below).

For students with Nursing or Vocational Credits: Convert these credits to "Credit-Hour Equivalents" using the chart.

Credit-Hour Equivalents for Nursing or Vocational Study

	Length of Study				
Enrollment Status	3 Mos.	6 Mos.	1 Yr.	2 Yrs.	3 Yrs.
Full-Time	6	12	30	60	90
3/4 Time	4	9	22	45	67
Half-Time	3	6	15	30	45

New York State
Higher Education
Services Corporation
Albany NY 12255

Registrar Questionnaire Answer Sheet

Survey ID# 1 [ ][ ][ ][ ][ ][ ][ ] - [ ] - [ ][ ][ ][ ][ ] 13

Matric — Fall 14 [ ] Spring 15 [ ] Program Type — Fall 16 [ ] Spring 17 [ ]

Credit Load — Fall 18 19 [ ][ ] Spring 20 21 [ ][ ] Level or Year — Fall 22 [ ] Spring 23 [ ]

Postsec. Credits Accum. 24 26 [ ][ ][ ] Comment — Fall 27 [ ] Spring 28 [ ]

Survey ID# 1 [ ][ ][ ][ ][ ][ ][ ] - [ ] - [ ][ ][ ][ ][ ] 13

Matric — Fall 14 [ ] Spring 15 [ ] Program Type — Fall 16 [ ] Spring 17 [ ]

Credit Load — Fall 18 19 [ ][ ] Spring 20 21 [ ][ ] Level or Year — Fall 22 [ ] Spring 23 [ ]

Postsec. Credits Accum. 24 26 [ ][ ][ ] Comment — Fall 27 [ ] Spring 28 [ ]

Survey ID# 1 [ ][ ][ ][ ][ ][ ][ ] - [ ] - [ ][ ][ ][ ][ ] 13

Matric — Fall 14 [ ] Spring 15 [ ] Program Type — Fall 16 [ ] Spring 17 [ ]

Credit Load — Fall 18 19 [ ][ ] Spring 20 21 [ ][ ] Level or Year — Fall 22 [ ] Spring 23 [ ]

Postsec. Credits Accum. 24 26 [ ][ ][ ] Comment — Fall 27 [ ] Spring 28 [ ]